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STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Seventy-fourth Annual Report

of the

Superintendent of Banks

1981

JOHN B. OLIN

Superintendent of Banks

Salem, Oregon 97310

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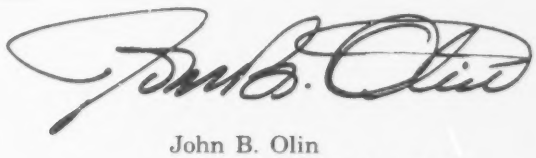
LETTER OF TRANSMITTAL

To the HONORABLE JANE F. HUSTON, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR:

I have the honor to submit to you the Seventy-fourth Annual Report of the Banking Division, covering the year ending December 31, 1981, in compliance with the terms and provisions of ORS 706.740. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which fall under supervision of the Banking Division.

Respectfully submitted,



John B. Olin
Superintendent of Banks

STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

JOHN B. OLIN
Superintendent of Banks

J. GORDON PRAKKEN
Assistant Superintendent of Banks

GERALD D. SETH
Chief Examiner

KEITH A. BOYER
Credit Union & Consumer Finance Supervisor

TECHNICAL STAFF

LOIS S. PAISLEY	Executive Secretary
MELVIN W. KNOYLE	E.D.P. Examiner
SHARLYN W. RAYMENT	Credit Union & Consumer Finance Asst.
D. RENEE KLIEWER	Programmer
JANET B. MARTIN	Programmer
MARLICE M. BASL	Consumer Finance & Credit Union Secretary
DONNA M. BOSCO	Bank Examination Secretary
CLAIREAN G. SMITH	Bank Examination Secretary

Review Examiners

DURRAN W. AULD
VERNE R. McKEE

Senior Bank Examiners

RICHARD H. FORSYTHE
DONALD A. PYLE

Bank Examiners

GEORGE V. BAGLEY
LAWRENCE J. BELLARTS
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES
ORVILLE E. KEIFER
JOHN W. KENNEDY
JOHN M. MOECK
JOHN W. OLSON
STEVEN G. SANDERS
RICHARD E. TAYLOR
LESLIE L. THALER
ROGER J. THOMPSON
DEAN E. WAGER

Assistant Bank Examiners

BONNIE L. BRENDLE
BEVERLY A. HANSCOM
AN H. NGUYEN
GORDON NIELSSEN
RONALD I. SINES
GERALD T. SPELLMEYER

Credit Union Examiners

LORETTA M. ASA
SUSAN E. ELLIOTT

Consumer Finance Examiners

MAX A. LUCAS
W. DEANE ROBERTSON

STATE BANKING BOARD

A. W. SWEET, Chairman	Coos Bay	Term expires June 30, 1982
V. E. SOLSO	Portland	Term expires June 30, 1983
JOHN SEGERSTROM	Pendleton	Term expires June 30, 1984

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	October 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30, 1970
John B. Olin	December 1, 1970	

SEVENTY-FOURTH ANNUAL REPORT

STATE BANKING FUND 1981

January 1, 1981 balance		$ 910,032.99
RECEIPTS		
Examination fees:		
Banks and trust companies	$1,176,216.24	
Licensed lenders	80,805.50	
Credit unions	102,423.63	
Annual License fees:		
Banks and trust companies	15,810.00	
Licensed lenders	66,905.00	
Licensees under Sale of Checks Act	1,465.00	
Filing fees:		
Banks and trust companies	91,283.88	
Licensed lenders	0.00	
Credit unions	430.00	
Certified copies, seal charges, miscellaneous:		
Receipts and refunds	2,751.93	
Total receipts		1,538,091.18
Return from General Fund (1980 special session)		400,000.00
		$2,848,124.17
DISBURSEMENTS		
Salaries	$945,312.50	
Employer's contributions	275,044.98	
Traveling expense	36,146.40	
Meals and lodging	92,789.25	
Office supplies	2,787.16	
Telephone and telegraph	5,670.20	
Postage, freight and express	3,538.11	
Printing of publications	7,606.57	
Rent	32,478.90	
All other expenses	105,160.01	
Capital outlays	18,207.46	
Total disbursements		1,524,741.54
Balance in Banking Fund December 31, 1981		1,323,382.63
		$2,848,124.17

INCREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
Pacific Security Bank, Reedsport	$ 387,500.00	$ 406,875.00	January 26, 1981
Heritage Bank, Ashland	600,000.00	660,000.00	February 10, 1981
Centennial Bank, Springfield	330,000.00	346,500.00	February 10, 1981
Security Bank of Coos County, Myrtle Point	1,102,500.00	1,157,630.00	February 17, 1981
Western Security Bank, Salem	1,047,750.00	1,100,000.00	February 23, 1981
Inland Empire Bank, Hermiston	376,750.00	414,425.00	March 24, 1981
The Commercial Bank, Salem	1,745,145.00	1,832,400.00	March 25, 1981
Timber Community Bank, Roseburg	800,000.00	968,000.00	March 26, 1981
Juniper Banking Company, Madras	621,012.00	683,112.00	April 6, 1981
Western Bank, Coos Bay	4,215,141.00	4,425,897.50	April 8, 1981
Bank of Astoria, Astoria	523,255.00	627,910.00	April 30, 1981

APPLICATION FOR AUTHORITY TO ORGANIZE STATE BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
La Grande	Eastern Oregon Community Bank	Feb. 5, 1981	Lin Helton	May 5, 1981
Corvallis	Oregon State Bank	March 3, 1981	Alden Toevs	Apr. 28, 1981
North Bend*	Citizens Bank of North Bend	June 19, 1981	Howard Hickam	June 19, 1981
Corvallis*	Bank of Corvallis	June 22, 1981	T. Dalrymple U.S. Bancorp	Aug. 31, 1981
Lincoln City*	Pacific State Bank	July 2, 1981	T. Dalrymple U.S. Bancorp	Aug. 17, 1981
Dallas	Great Western Bank	July 2, 1981	Tom Newton	Oct. 5, 1981 —Conditional
Lake Oswego	Bank of Lake Oswego	Oct. 14, 1981	U.S. Bancorp	Nov. 11, 1981
Milton-Freewater	Bank of Milton-Freewater	Dec. 14, 1981	U.S. Bancorp	

*Federal Reserve Member Banks

APPLICATION FOR AUTHORITY TO ORGANIZE INTERIM BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
Eugene	Citizens Bank Purchase Company	Jan. 12, 1981	Pacwest Bancorp.	Jan. 12, 1981
Coos Bay	Western Interim Bank	Feb. 13, 1981	Merle D. Courson (Wesbanco, Inc.)	Feb. 13, 1981
Springfield	Valley State Interim Bank	Feb. 19, 1981	Richard C. Williams	Feb. 23, 1981
Eugene	Citizens Interim Bank of Oregon	June 15, 1981	Robert W. Franz	June 15, 1981
Pendleton	The Pendleton Interim Bank	June 19, 1981	John Segerstrom	June 19, 1981
Albany	Northwest Interim Bank	July 16, 1981	Thomas L. Black	July 16, 1981
Eugene	Interim Bank of the Northwest	Aug. 20, 1981	Clark W. Compton	Aug. 20, 1981
Salem	Commercial Interim Bank	Aug. 25, 1981	E. George Ottum	Aug. 25, 1981
Bend	Interim Bank of the Cascades	Nov. 3, 1981	Patricia L. Moss	Nov. 3, 1981
Myrtle Point	Security Interim Bank of Coos County	Dec. 21, 1981	Charles E. Brummel	Dec. 21, 1981

INTERIM BANKS CHARTERED

Name of Bank & Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Disposition*
Valley State Interim Bank, Springfield	Feb. 24, 1981	June 24, 1981	401	Valley State Interim Bank to be merged into Valley State Bank and Centennial Bank which will then be wholly owned by Centennial/Valley State Bancorp, a bank holding company.
Citizens Bank Purchase Company, Eugene	Jan. 12, 1981	Apr. 30, 1981	402	A wholly owned subsidiary of Pacwest Bancorp, holding company for Citizens Bank of Oregon.
Citizens Interim Bank of Oregon, Eugene	June 15, 1981	Sept. 8, 1981	404	Wholly owned subsidiary of Pacwest Bancorp, merged into Citizens Bank of Oregon.
Northwest Interim Bank, Albany	July 16, 1981	July 29, 1981	403	A wholly owned subsidiary of Northwest Bancorp, a bank holding company, to merge into Citizens Valley Bank.
The Pendleton Interim Bank	June 24, 1981	Sept. 21, 1981	405	The Pendleton Interim Bank, United Transition Bank and First American Transition Bank to merge into The Pendleton Banking Co. and become the wholly owned subsidiary of Pioneer American Bancorporation, a bank holding company. Resulting bank to be First American Banking Company.

Provisional Charters are issued to Interim Banks which are used for purpose of merger, and the charter expires one year after issuance unless extended.

NEW BANKS CHARTERED

Name of Bank and Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Capital Stock*
Farmers and Merchants Bank Forest Grove	July 1, 1980	January 2, 1981	395	$ 800,000
Yaquina Bay Bank Newport	February 8, 1980	January 16, 1981	396	605,200
Stewardship Bank of Oregon Portland	February 1, 1980	February 2, 1981	397	766,985
Newberg State Bank Newberg	August 11, 1980	March 17, 1981	399	750,000
Citizens Bank of North Bend North Bend	June 19, 1981	June 19, 1981	400	200,000
Oregon State Bank Corvallis	May 22, 1981	October 14, 1981	406	1,000,000
Valley Community Bank McMinnville	January 21, 1981	December 30, 1981	407	620,000

BANKS CLOSED

Name of Bank & Location	*Disposition of Assets*	*Date Closed*
Northwest Commerce Bank North Bend	Closed by Superintendent of Banks; FDIC appointed as Receiver. Citizens Bank of North Bend was the successor purchaser of the deposit liabilities and certain assets.	June 19, 1981
High Lakes Community Bank LaPine	Superintendent took possession of the property and appointed the FDIC as Receiver. The Prineville Bank, Prineville, purchased deposit liabilities; to operate as a branch at same location.	Oct. 23, 1981

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Office Name*	*City*	*Date Filed*	*Date*
Colonial Banking Company Grants Pass	South Grants Pass Branch	Grants Pass	Jan. 19, 1981	Approved Mar. 13, 1981
Metropolitan Bank Oak Grove	Morrison Park East Branch	Portland	Feb. 3, 1981	Denied Apr. 4, 1981
Heritage Bank Ashland	White City Branch	White City	Feb. 3, 1981	Approved Mar. 16, 1981
The Oregon Bank Portland	Providence Medical Center Branch	Portland	Feb. 19, 1981	Approved Apr. 13, 1981
Jefferson State Bank Medford	West Medford Branch	Medford	Mar. 3, 1981	Approved Apr. 3, 1981
Bank of Willamette Valley Dallas	North Dallas Drive-up Facility	Dallas	Mar. 12, 1981	Approved May 8, 1981
Columbia Community Bank Hermiston	Umatilla Branch	Umatilla	Mar. 23, 1981	Approved May 19, 1981
The Oregon Bank Portland	174th & Powell Branch	Portland	May 1, 1981	Approved June 24, 1981
Lewis & Clark State Bank Lake Oswego	82nd & Monterey Branch	Portland	May 4, 1981	Approved June 26, 1981
First State Bank of Elgin Elgin	Island City Branch	Island City	June 1, 1981	Denied Aug. 25, 1981
The Oregon Bank Portland	Barbur Blvd. Branch	Portland	June 15, 1981	Approved Aug. 12, 1981
The Bank of Astoria Astoria	Main Branch	Astoria	Aug. 11, 1981	Approved Sept. 14, 1981
The Prineville Bank Prineville	High Lakes Branch	La Pine	Oct. 23, 1981	Approved Oct. 23, 1981
South Valley State Bank Klamath Falls	8th and Oak Street Branch	Klamath Falls	Oct. 28, 1981	Approved Dec. 4, 1981

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES—Continued

Applicant	*Office Name*	*City*	*Date Filed*	*Date*
The Oregon Bank Portland	Kruse Way Branch	Lake Oswego	Nov. 4, 1981	Approved Dec. 18, 1981
Farmers and Merchants Bank, Forest Grove	Vernonia Branch	Vernonia	Nov. 18, 1981	Approved Dec. 22, 1981
Beaverton Banking Company, Beaverton	Liberty Park Office	Lake Oswego	Dec. 22, 1981	Approved Feb. 19, 1982

BRANCHES AUTHORIZED

Office Name	*Applicant*	*City*	*Certificate No.*	*Issue Date*	*Opening Date*
Columbia Boulevard Office	Columbia Pacific Bank & Trust Co.	Portland	297	Mar. 5, 1981	Mar. 16, 1981
The Village Branch	Lewis & Clark State Bank	Lake Oswego	298	May 4, 1981	May 15, 1981
North Lombard Office	First State Bank of Oregon	Portland	299	June 8, 1981	June 15, 1981
25th & Mission Branch	The Oregon Bank	Salem	300	Aug. 3, 1981	Aug. 3, 1981
South Grants Pass Branch	Colonial Banking Co.	Grants Pass	301	Aug. 17, 1981	Aug. 17, 1981
Lloyd Center Office	First State Bank of Oregon	Portland	302	Aug. 26, 1981	Sept. 1, 1981
High Lakes Branch	The Prineville Bank	LaPine	303	Oct. 23, 1981	Oct. 26, 1981
82nd & Monterey Branch	Lewis & Clark State Bank	Portland	304	Dec. 14, 1981	Dec. 14, 1981
Marine Drive Branch	Bank of Astoria	Astoria	305	Dec. 28, 1981	Jan. 5, 1982

BANK BRANCHES CLOSED

Name & Location of Branch	*Parent Bank*	*Date Closed*
Powers Branch 427 Second Street, Powers	Bank of Myrtle Point	Nov. 2, 1981
Keno Branch Hwy. 66 & McCormick St., Keno	Western Bank	Nov. 2, 1981

BANK BRANCH APPLICATIONS WITHDRAWN

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
Meadowland Office S.E. 174th & Powell Blvd., Portland	First State Bank of Oregon	Dec. 4, 1981

CHANGE IN NAME OR LOCATION

From	*To*	*Date*
Twelvemile Corner Branch,Mount Hood Security Bank S.E. 23rd & S.E. Stark St. Gresham, Oregon 97030	Twelvemile Corner Branch, Mount Hood Security Bank 22415 S.E. Stark St. Gresham, Oregon 97030	Jan. 12, 1981
Inter-Mountain State Bank P.O. Box 221 Cascade, Idaho 83611	Treasure Valley Bank P.O. Box 385 Fruitland, Idaho 83619	Aug. 28, 1981
The Bank of Milwaukie 10955 S.E. Main Milwaukie, Oregon 97222	The Bank of Milwaukie 10400 S.E. Main Milwaukie, Oregon 97222	Sept. 21, 1981
Oregon City Branch, The Oregon Bank 615 High Street, P.O. Box 311 Oregon City, Oregon 97045	Oregon City Branch, The Oregon Bank 1841 Molalla Avenue, P.O. Box 311 Oregon City, Oregon 97045	Nov. 2, 1981
Jefferson State Bank 1004 Biddle Road Medford, Oregon 97501	Jefferson State Bank 1320 East McAndrews Road Medford, Oregon 97501	Dec. 1, 1981

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
BANORE BANCSHARES, INC.	Woodburn	Bank of Oregon	Woodburn
FIRST INTERSTATE BANCORP	Los Angeles	First Interstate Bank of Oregon, N.A.	Portland
NORTHWEST BANCORP	Albany	Citizens Valley Bank	Albany
		Citizens Bank of North Bend	North Bend
ORBANCO, INC.	Portland	Oregon State Bank	Corvallis
		Southern Oregon State Bank	Grants Pass
		Lincoln Bank	Lincoln City
		The Oregon Bank	Portland
PACWEST BANCORP	Milwaukie	Citizens Bank of Oregon	Eugene
		Hood River County Bank *	Hood River
		First National Bank of McMinnville	McMinnville
		First State Bank of Oregon	Milwaukie
U.S. BANCORP	Portland	Bank of Corvallis	Corvallis
		Pacific State Bank	Lincoln City
		Bank of Milwaukie	Milwaukie
		U.S. National Bank of Oregon	Portland
UNITED BANCORP	Roseburg	Douglas National Bank	Roseburg
WEST COAST BANCORP	Newport	The Bank of Newport	Newport

*Wholly-owned subsidiary Citizens Bank Purchase Company (subsidiary of Pacwest Bancorp).

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Beaverton Banking Company	Beaverton
Home Valley Bank	Cave Junction
Bank of Corvallis	Corvallis
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City
Pacific State Bank	Lincoln City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Newberg State Bank	Newberg
Yaquina Bay Bank	Newport
Citizens Bank of North Bend	North Bend
Columbia Pacific Bank & Trust Co.	Portland
The Prineville Bank	Prineville
Emerald Empire Banking Company	Springfield

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Idaho	Fruitland	Treasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

BANKS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank and Location*
Nov. 27, 1971	Citizens Valley Bank, Albany
Sept. 16, 1968	Western Bank, Coos Bay
Oct. 7, 1969	First State Bank of Oregon, Milwaukie
Nov. 17, 1919	The Bank of California, N.A., Portland
July 8, 1976	Columbia Pacific Bank & Trust Co., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, Portland
June 9, 1914	The Oregon Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
April 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Company, Salem

APPLICATION FOR CONTROL OF BANKS BY HOLDING COMPANIES

Name & Location of Bank	*Name & Location of Bank Holding Company*	*Date Filed*	*Cert. of Control Issued*
Bank of Oregon, Woodburn	Banore Bancshares, Inc., Woodburn	Nov. 21, 1980	Feb. 19, 1981
Citizens Valley Bank, Albany	Northwest Bancorp, Albany	Aug. 7, 1981	Sept. 16, 1981

BANKS ESTABLISHED AS WHOLLY-OWNED SUBSIDIARIES OF BANK HOLDING COMPANIES

Name & Location of Bank		*Name & Location of Bank Holding Company*	*Effective Date*
Bank of Oregon, Woodburn	(Interim Bank of Oregon merged with & into Bank of Oregon)	Banore Bancshares, Inc., Woodburn	June 5, 1981
The Bank of Newport, Newport	(Interim Bank of Newport merged with & into The Bank of Newport)	West Coast Bancorp, Newport	June 1, 1981
Citizens Bank of Oregon, Eugene	(Citizens Interim Bank of Oregon merged with & into Citizens Bank of Oregon)	Citizens Bank Purchase Co. (a subsidiary of Pacwest Bancorp), Milwaukie	Dec. 11, 1981

PLAN OF MERGER

	Location	*Filed*	*Fate*
Citizens Interim Bank of Oregon/Citizens Bank Purchase Company (subsidiary Pacwest Bancorp)/Citizens Bank of Oregon	Eugene		Approved* Dec. 31, 1981
Citizens Valley Bank, Northwest Interim Bank, Northwest Bancorp (bank holding company)	Albany	Aug. 7, 1981	Approved* Dec. 31, 1981
Bank of the Northwest, Interim Bank of the Northwest, BNW Bancorp (bank holding company)	Eugene	Dec. 15, 1981	
Valley State Bank, Centennial Bank, Valley/State Interim Bank, Centennial/Valley State Bancorp (bank holding company)	Eugene	July 29, 1981	
The Pendleton Banking Co., The Pendleton Interim Bank, United Transition Bank, First American Transition Bank, Pioneer American Bancorporation (bank holding company)	Pendleton	Oct. 26, 1981	
Bank of the Cascades, Interim Bank of the Cascades, Cascade Bancorp (bank holding company)	Bend	Dec. 21, 1981	

*Date the Plan of Merger is approved is date Certificate of Merger is issued and merger becomes complete.

ABSTRACT OF STATEMENTS OF TRUST RESPONSIBILITY AT CLOSE OF BUSINESS DECEMBER 31, 1981

Number Reporting—13

TRUST ASSETS

Cash on hand and due from banks	$ 19,400,725.33
Stocks, bonds and other securities	6,972,654,280.64
Notes and contracts receivable	303,354,413.14
Savings accounts	192,218,207.92
Participants interest in collective investment funds	2,278,851,638.13
Real property held in trust as asset or investment	162,590,277.64
Advances to trusts	(61,908,639.51)
Other assets	305,366,125.33
Total	$10,172,527,028.62

TRUST LIABILITIES

Court Trusts:		
(a) Cash	$ 854,946.18	
(b) Securities, etc.	209,625,001.71	210,479,947.89
Personal Trusts:		
(a) Cash	12,517,257.43	
(b) Securities, etc.	1,807,626,068.58	1,820,143,326.01
Corporate Trusts and Corporate Agencies:		
(a) Cash	7,470,640.51	
(b) Securities, etc.	1,837,849,198.36	1,845,319,838.87
Personal Agencies (Incl. Escrow, Safekeeping, etc.):		
(a) Cash	10,771,298.30	
(b) Securities (Property)	6,306,513,614.56	6,317,284,912.86
Advance Account		(45,673,347.09)
Other Liabilities		24,972,350.08
Total		$10,172,527,028.62

Total amount of bonds, notes and other security issues under banks' or companies' trusteeship	$ 1,905,220,328.44
Book value of securities pledged to Superintendent of Banks	$ 7,484,130.87
Book value of securities pledged to secure uninvested trust funds deposited in own bank	$ 93,291,710.88

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Banking Division,

Department of Commerce,

Together With Dates of Charters or Incorporation, and Lists of

Officers and Directors

*Banks which are wholly-owned subsidiaries of registered bank holding companies. The holding companies and their subsidiaries are listed on page 11 of this report.

***CITIZENS VALLEY BANK, ALBANY**
Chartered March 19, 1957; Charter No. 331
Head Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. (503) 926-4221

Rodney B. Tibbatts	President
W. G. Cadmus	Senior Vice President
Leonard M. Roche	Vice Pres. & Cashier
Jack Adams	Vice President
Landy G. Chapman	Trust Officer & Dept. Mgr.
James E. Roppe	Auditor

Albany Branch,
128 W. Third, P.O. Box 399
Albany, Oregon 97321
Tel. (503) 926-4221

Ron Benek — Asst. Vice Pres. & Manager

East Albany Branch,
940 E. Pacific Blvd., P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221

Al Reznicsek — Manager

South Albany Branch,
1012 - 34th S.E., P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221

Enid Coonrod — Manager

Brownsville Branch,
P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191

Jessica McLain — Manager

Halsey Branch,
P.O. Box 288
Halsey, Oregon 97348
Tel. 369-2261

James A. Coonrod — Asst. Vice Pres. & Manager

Independence Branch,
302 S. Main Street, P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466

James D. Reid — Manager

Jefferson Branch,
P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223

Ray McCormack — Manager

Lebanon Branch,
P.O. Box 548
Lebanon, Oregon 97355
Tel. 258-3126

Lowell Chandler — Asst. Vice Pres. & Manager

Shedd Branch,
P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636

James A. Coonrod — Asst. Vice Pres. & Manager

Sweet Home Branch,
1199 Tenth Avenue, P.O. Box 547
Sweet Home, Oregon 97386
Tel. 367-5144

A. W. Gage — Asst. Vice Pres. & Manager

Directors

Chas. K. McCormack, Chairman	*Howard Hickam*	*James Richards*
Richard P. Cornish	*Willard McLagan*	*O. N. Thompson*
George Dannen	*Joe McPherson*	*Rodney B. Tibbatts*
Melvin Goode	*John Mahler*	*Rodney Tripp*
	Robt. Mikkelson	

GREATER PACIFIC BANK, ALBANY
Chartered October 16, 1978; Charter No. 368
Head Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. (503) 926-6090

Kenneth W. Noteboom	President & Chief Exec. Officer
Terry N. Tompkins	Exec. Vice President
E. E. Eckart	Sr. Vice President & Cashier
William Edom	Vice President & Branch Mgr.

Directors

H. Dan Moore, Chairman	*Donald G. Hector*	*Kenneth W. Noteboom*
M. Howard Harpole	*W. Alan Hick*	*Terry N. Tompkins*
	J. Frank Morse	*Donald L. Wimer*

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. (503) 454-2636

James H. Wishart — Vice Pres. & Manager

Heppner Branch,
Heppner, Oregon 97836
Tel. 676-9125

Gene Pierce	President
Patricia Gentry	Cashier

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

June R. Crowell — Assistant Cashier & Manager

Directors

Howard Bryant, Chairman	*L. E. Dick, Jr.*	*Gene Pierce*
Arthur A. Allen	*William G. Jaeger*	*Otto Steinke*
A. David Childs	*R. W. Lindstrom*	*Kenneth A. Walters*

HERITAGE BANK, ASHLAND
Chartered February 13, 1979; Charter No. 375
Head Office,
250 Pioneer Street, P.O. Box 36
Ashland, Oregon 97520
Tel. (503) 482-9611

Galen S. Lemar	President
David M. Ostler	Vice Pres./Cashier
Charles E. Hart	Vice President

Directors

Dom S. Provost, Chairman	*Charles L. Butler, Jr.*	*Christian P. Hald, M.D.*
William B. Barnum	*Trenton S. Douglas*	*Galen S. Lemar*
	George E. Felger	*Gloria D. Thorpe*

BANK OF ASTORIA, ASTORIA
Chartered November 25, 1968; Charter No. 342
Head Office,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. (503) 325-0202

Wm. C. Palmberg, Jr.	President
Robert F. Moore	Exec. V. Pres. & Chief Exec. Officer
Rebecca Fergus	Cashier

Marine Drive Branch,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. (503) 325-2228

Cheri Savage	Vice President & Manager

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. (503) 738-5542

Rhonda Tuveng	Asst. Vice Pres. & Manager

Directors

D. A. Thiel	*Jack Kohl*	*Wm. C. Palmberg, Jr.*
Fred Foshaug	*Albert J. Mittet*	*Albert R. Sorkki*
George Fulton	*Jim Morrell*	*Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE
Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. (503) 749-1200

Elmer J. Duncan	President
Robert C. Bride	Exec. Vice President & Cashier

Directors

Donald J. Etzel Chairman	*Elmer J. Duncan*	*Harvey Keudell*
Robert C. Bride	*Darr L. Goss*	*Wallace V. Teuscher*
Donald O. Brinlee	*Francis Hendricks*	*Advisory Director*

BEAVER STATE BANK, BEAVERTON
Chartered May 23, 1980; Charter No. 389
Head Office,
4200 S.W. Watson Ave., P.O. Box 40
Beaverton, Oregon 97075
Tel. (503) 643-7990

Larry O. Wheeler	President
Louis J. Kaech, Jr.	Exec. Vice President
Carl Hultenberg	Cashier

Directors

David W. Hopkins, Chairman	*Jack Burgess*	*John A. Schnell*
Richard M. Bates	*Duane L. Christie*	*Larry O. Wheeler*
	Charles L. Knocke	

BEAVERTON BANKING COMPANY, BEAVERTON
Chartered August 27, 1980; Charter No. 391
Head Office,
4875 S.W. Griffith Drive, P.O. Box 569
Beaverton, Oregon 97075
Tel. (503) 641-2884

Jack W. Rosenberg	President
Steven J. Greenberg	Executive Vice President
Gilbert E. Stuart	Chief Exec. Officer/Cashier
J. W. Verrall	Sr. Vice President
Janet R. Titus	Vice President

Directors

Werne G. Nistler, Chairman	*Lewis B. Hampton*	*Jack W. Rosenberg*
Jose M. Calderon	*Elbert Hawkins*	*David A. Rothschild*
Delbert D. Casteel	*Donald A. Moar*	*Gilbert E. Stuart*
Emerson J. Collier, M.D.	*Donald R. Olson, M.D.*	*Sandra A. Suran*

BANK OF THE CASCADES, BEND
Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street, P.O. Box 5879, Zip 97708
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields	President
Patricia L. Moss	Asst. Vice Pres. & Cashier
Frederick D. Arthurs	Manager

South Country Branch,
61250 S. Hwy. 97, P.O. Box 707, Zip 97709
Bend, Oregon 97702
Tel. 388-1040

Mark Stanard	Manager

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Robert T. Brands	Manager

Directors

L. A. Swarens Chairman	*Gary L. Capps*	*E. E. Steinlicht*
Alden K. Briggs	*Steve M. Jackson*	*Jacob M. Wolfe*
	Roger J. Shields	

CANBY UNION BANK, CANBY
Chartered July 11, 1932; Charter No. 298
Head Office,
150 N.W. Second, P.O. Box 190
Canby, Oregon 97013
Tel. (503) 266-1126

Curtis E. Johnson	President
Dean F. Tatom	Exec. Vice Pres. & Secretary
Janet C. Dietz	Vice President
John Fergus	Cashier

South Center Branch,
1069 S.W. 1st Ave., P.O. Box 370
Canby, Oregon 97013
Tel. 266-6811

Marie Cullison	Asst. Vice Pres. & Mgr.

Directors

Curtis E. Johnson, Chairman	*Janet C. Dietz*	*Dean F. Tatom*
John Wilson Beck	*Warren Feller*	*Duane L. Weeks*
	Raymond R. Reif	

HOME VALLEY BANK, CAVE JUNCTION
Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. (503) 592-4663

James D. Rupert	President
David L. Kennedy	Vice President & Cashier

Directors

Don F. Gibbs, Chairman	*David L. Kennedy*	*Jerry F. Miller*
Raymond L. Frost	*Dr. Joseph Meyer*	*James D. Rupert*

CENTRAL POINT STATE BANK, CENTRAL POINT
Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. (503) 664-5511

Oliver E. Summers	President & Chief Exec. Officer
Shannon Vinson	Vice Pres., Secretary & Cashier
Dean Polhemus	Vice President

Jacksonville Branch,
515 N. 5th Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-8991

Edward Allen	Vice Pres. & Manager

Directors

G. Alvin Roberts, Chairman	*Lyndall Dodson*	*Arnold K. Harrang*
Dave Byers	*George L. Evans*	*Charles L. Niedermeyer*
	Martin J. Gates	*Oliver E. Summers*

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108
Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. (503) 269-5171

Merle D. Courson	President
Andrew J. Newhouse	Secretary
Frank L. Servoss	Exec. Vice President
Fred M. Gagnon	Sr. Vice Pres. & Asst. Secretary
N. Douglas Mills	Sr. Vice President
Michael L. Sickels	Sr. Vice Pres. & Controller
Richard R. Hieb	Sr. Vice President
Scott A. Davidson	Vice President
Larry Hess	Vice President
Bruce A. Laird	Vice Pres. & Marketing Director
J. C. Holden	Vice President
James Long	Vice President
William C. Plese	Vice Pres. & Sr. Trust Officer
Robert N. Davis	Asst. Vice Pres., Chief Auditor & Examiner and Security Officer
E. T. Roberts	Vice President
Richard Vandehey	Vice President

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

Roger L. Fellows	Asst. Vice Pres. & Manager

South Ashland Branch,
2262 Ashland Street, P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-8336

James E. Winchell	Manager

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

James W. Cady	Asst. Vice President & Manager

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Cecil L. Kemp	Sr. Vice President & Manager

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Charles A. Rieb	Sr. Vice President & Manager

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

Joan Karrle	Facility Manager

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97702
Tel. 388-1044

Edward F. Payne	Asst. Vice Pres. & Manager

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181
Arthur L. Arneson — Asst. Vice Pres. & Manager

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126
Joseph J. McAleavey — Asst. Vice Pres. & Manager

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103
Joe D. Galarneau — Vice Pres. & Manager

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-9361
James A. Johnson — Vice Pres. & Manager

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261
Gordon Miller — Asst. Vice Pres. & Manager

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-5155
Florence Taylor — Facility Manager

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555
James F. Servoss — Manager

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431
Gregory H. Anderson — Manager

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696
Marion J. Wilhite — Asst. Vice Pres. & Manager

Gold Hill Branch,
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535
Viva Winkelman — Facility Manager

Harbor Branch,
97921 Shopping Center Ave., P.O. Box 2187
Harbor, Oregon 97415
Tel. 469-5311
Michael J. McKay — Manager

Klamath Falls Branch,
421 S. 7th P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114
Reginald W. Powell — Asst. Vice Pres. & Manager

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704
Robert K. Russell — Manager

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137
Eldon W. Chandler — Manager

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333
Joseph W. Lance — Sr. Vice Pres. & Manager

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373
James G. Wegs — Asst. Vice Pres. & Manager

South Medford Branch,
81 E. Stewart, P.O. Box 4667
Medford, Oregon 97501
Tel. 776-3366
James F. Garner — Manager

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171
Thomas P. McNeill — Manager

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681
Charles K. Rackleff — Vice Pres. & Manager

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821
Glenn N. McBride — Manager

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123

Tennes B. Mathisen — Vice Pres. & Manager

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

Donald I. Berkey — Vice Pres. & Manager

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Bruce J. Byers — Manager

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2221

Dorothy Bordner — Manager

Sisters Branch,
175 Main St., P.O. Box 529
Sisters, Oregon 97759
Tel. 549-2061

Virginia Rasmussen — Manager

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

Walter F. Dodrill — Asst. Vice Pres. & Manager

Vale Branch,
150 Glenn St. N., P.O. Box 640
Vale, Oregon 97918
Tel. 473-3103

Dana S. Rogers — Manager

White City Branch,
2420 Antelope Rd., P.O. Box 2583
White City, Oregon 97501
Tel. 826-4343

Michael L. McGuire — Manager

Directors

A. W. Sweet, Chairman	*L. L. Felsheim*	*Stuart V. McQueen*
Merle D. Courson	*J. O. Fisher, Jr.*	*Andrew J. Newhouse*
George V. Dugan	*Lewis Krauss*	*Frank L. Servoss*
John J. Easly	*Barbara McKeown*	*D. H. Sweet*
	Raymond McNair	

***BANK OF CORVALLIS, CORVALLIS**
Chartered January 13, 1982; Charter No. 409
Head Office,
2600 N.W. 9th Street, P.O. Box 1187
Corvallis, Oregon 97339
Tel. (503) 757-2600

Michael E. Drennan — President
Douglas C. Ingalls — Vice President

Directors

Michael E. Drennan	*Carol J. Harman*	*Jean Mater*
Stephen T. Ford	*John A. Kemp*	*Robert D. Wilson*
Larry K. Geisel		

BENTON COUNTY BANK, CORVALLIS
Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315, Zip 97339
Corvallis, Oregon 97333
Tel. (503) 757-8508

Marvin E. McDonald — President
Joe A. Malcom — Vice Pres. & Cashier
Gerald Stauber — Vice President

Directors

Harold Benson, Chairman	*Eric R. Blackledge*	*Mario D. Pastega*
Peter L. Barnhisel	*Vernon L. Bowlby*	*Wilmer H. Post*
	Marvin E. McDonald	

CITIZENS BANK OF CORVALLIS, CORVALLIS
Chartered October 1, 1957; Charter No. 333
Administrative,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. (503) 752-5161

Harris E. Rosendahl — President & Chief Exec. Officer
Ray L. Stephenson — Sr. Vice Pres. & Cashier
David G. Line — Vice President
Harlow P. Ranton — Vice President

Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Daniel E. Wybenga — Vice Pres. & Manager
Ira M. Stauss — Vice Pres. & Asst. Manager

Campus Office,
2501 N.W. Monroe Avenue, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Sharon L. Simpson — Asst. Vice Pres. & Manager

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Richard L. McClain — Asst. Vice Pres. & Manager

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Sharon L. Simpson — Asst. Vice Pres. & Manager

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Alex Linklater — Asst. Vice Pres. & Manager

Directors

Robert C. Wilson, Chairman	*Larry C. Hunter*	*Carl J. Weltzin*
W. Whitney Ball	*Harris E. Rosendahl*	*G. Burton Wood, Emeritus*
James Eickelberg	*Gene N. Thompson*	

***OREGON STATE BANK, CORVALLIS**
Chartered October 4, 1981; Charter No. 406
Head Office,
324 S.W. Third Street, P.O. Box 1777
Corvallis, Oregon 97330
Tel. (503) 758-2881

Alden Toevs	President
L. Keith Robison	Vice President

Directors

Robert R. Adams	*Michael Danielson*	*George F. Stevens*
Jack C. Cooper	*H. David Smith*	*Alden L. Toevs*

THE COTTAGE GROVE BANK, COTTAGE GROVE
Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. (503) 942-9121

Alan R. Monce	President
Richard W. Morss	Vice President
Linda Hunt	Cashier

Directors

Dr. James Gant, Chairman	*Lynn P. Ferrin*	*Roger S. Russell*
Leonard B. Betz	*Dr. R. Jerome Kasher*	*John B. Winslow*
Donald D. Derickson, Advisory	*Mrs. Jeryl Lund*	*Leroy R. Zimmerman*
	Alan R. Monce	

COMMUNITY BANK OF CRESWELL, CRESWELL
Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. (503) 895-4511

LeRoy A. Hansen	President & Chief Exec. Officer
Paul O. Cormier	Executive Vice President
Ronald G. Woods	Vice President & Cashier

Directors

Robert F. Marquess, Chairman	*Ronald L. Hanson*	*Peyton J. Nelson*
LeRoy A. Hansen	*Henry O. Honer*	*Calvin C. Taylor*

BANK OF WILLAMETTE VALLEY, DALLAS
Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main St., P.O. Box 87
Dallas, Oregon 97338
Tel. (503) 623-8311

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Mel Hanlon	Asst. Vice President
Valdean A. Pankratz	Asst. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf	*W. H. Harland*	*Lloyd A. Penner*
John P. Bollman	*R. C. Kindwall*	*Marvin J. Weiser*
E. A. Flaming		

FIRST STATE BANK OF ELGIN, ELGIN
Chartered April 28, 1945; Charter No. 308
Head Office,
P.O. Box 96
Elgin, Oregon 97827
Tel. (503) 437-2161

Glenn W. Kirkeby	President & Cashier
H. J. Harmon	Exec. Vice President
Betty Conrad	Sr. Vice President

Wallowa Branch,
Wallowa, Oregon 97885
Tel. 886-2831

Orrin G. Kirkeby	Manager

Directors

Orrin G. Kirkeby, Chairman	*H. J. Harmon*	*Edwin J. McCoy*
	Glenn W. Kirkeby	*Jack Tillman*
Delmar J. Galloway	*John W. Lemon*	*Robert W. Wilkins*

BANK OF THE NORTHWEST, EUGENE
Chartered June 22, 1977; Charter No. 359
Head Office,
299 E. 11th Ave., P.O. Box 10460
Eugene, Oregon 97440
Tel. (503) 687-0803

Clark W. Compton	President
Walter A. Sands	Exec. Vice Pres. & Cashier

Centre West Branch,
2190 West 11th Avenue, P.O. Box 2570
Eugene, Oregon 97402
Tel 683-6535

Gary Scott	Vice President & Manager

Directors

Norval J. Ritchey, Chairman	*Donald J. Bumgarner*	*Lawrence V. Hughes*
	Clark W. Compton	*Dan Luby*
Stephen Bennett	*Emmett Eglert*	*Fay E. Rookard*

***CITIZENS BANK OF OREGON, EUGENE**
Chartered May 31, 1955; Charter No. 325
Administrative,
975 Oak Street, P.O. Box 1109-Dept. 900
Eugene, Oregon 97440
Tel. (503) 484-3400

John G. Hensel	Pres. & Chief Exec. Officer
Gary L. Pierpoint	Sr. Vice President
Robert B. Cohen	Vice President
James A. Cornell	Vice President
Charles M. Huebner	Vice President
C. Dewey Merydith	Vice President
Thomas N. Sciarretta	Vice President

Main Office,
975 Oak Street, P.O. Box 1109-Dept. 500
Eugene, Oregon 97440
Tel. 484-3451

Jeff Pickles	Vice Pres. & Manager

Coburg Road Branch,
1380 Coburg Road
Eugene, Oregon 97401
Tel. 484-3514

Michael Ketts	Manager

18th & Chambers Branch,
1665 W. 18th Street
Eugene, Oregon 97401
Tel. 484-3521

Anthony Ceniga — Manager

Emerald Branch,
450 Hwy. 99 N.
Eugene, Oregon 97402
Tel. 484-3564

James L. Berry — Vice Pres. & Manager

River Road Branch,
1980 River Road
Eugene, Oregon 97402
Tel. 484-3535

Marian Charles — Manager

30th & Hilyard Branch,
2995 Hilyard Street,
Eugene, Oregon 97405
Tel. 484-3528

Jeanne Cleland — Manager

Harrisburg Branch,
310 S. Third Street
Harrisburg, Oregon 97446
Tel. 484-3571

Darrell Legband — Vice Pres. & Manager

Springfield Branch,
725 North A Street
Springfield, Oregon 97477
Tel. 484-3531

Bud Brown — Vice Pres. & Manager

West Lane Branch,
88140 Territorial Road
Veneta, Oregon 97487
Tel. 484-3477

Larry P. Zeller — Manager

Directors

Tom R. Williams, Chairman
Clarence A. Chase, Advisory
John O. Chatt
Edwin E. Cone
Robert W. Franz
Frank A. Graham, Advisory
S. W. Groesbeck
Robert G. Harrison
John G. Hensel
Bruce J. Herzinger
Nils B. Hult
Richard F. Olson
Gayle D. Strome
Donald E. Tykeson
L. H. Williams, Emeritus

PACIFIC CONTINENTAL BANK, EUGENE

Chartered July 24, 1972; Charter No. 347

Head Office,
630 13th Avenue E., P.O. Box 3155
Eugene, Oregon 97403
Tel. (503) 686-8685

J. Bruce Riddle — President
Thomas O. Reese — Vice President
T. Dean Hansen — Vice President & Cashier

Directors

F. W. Holcomb, Chairman
Robert A. Ballin
Ward E. Beck
Donald A. Bick
Robert Holcomb
Kevin G. Murphy
J. Bruce Riddle
Gale M. Roberts
Ronald F. Taylor

VALLEY STATE BANK, EUGENE

Chartered July 13, 1977; Charter No. 360

Administrative,
W. 11th & Bailey Hill Rd., P.O. Box 2549
Eugene, Oregon 97402
Tel. (503) 687-0259

Richard C. Williams — President
Gary L. Stevens — Exec. Vice Pres. & Cashier

West 11th Branch
W. 11th & Bailey Hill Rd.
P.O. Box 2549
Eugene, Oregon 97402
Tel. 687-0204

Eric H. Hardin — Sr. Vice President & Manager

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 683-3881

William V. Humphreys — Vice Pres. & Mgr.

Directors

Brian B. Obie, Chairman
Edwin Brockett
Bill J. Combs
Wyman K. Hammer
Corydon H. Jensen
Robert L. Newburn
H. B. Person
Harry Rubenstein
Jean Tate
Richard C. Williams

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387

Head Office,
1355 Highway 101, P.O. Box 1206
Florence, Oregon 97439
Tel. (503) 997-7121

James L. Manderscheid — President
David W. Jackson — Vice President & Cashier

Directors

Albert J. Brauer, Chairman
Jack R. Garrison
R. Gary Hoberg
Henry R. Johnson
Robert R. King
Richard T. Kirby
James L. Manderscheid

SIUSLAW VALLEY BANK, FLORENCE

Chartered December 18, 1963; Charter No. 338

Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. (503) 997-3486

Johan Mehlum — President
Don-Lee Davidson — Vice President
Madge Simington — Cashier
Lonnie Iholts — Vice Pres. & Manager

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Bruce Webber — Vice Pres. & Manager

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Barbara Cessnun — Manager

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Lindsey Johnson — Manager

Directors

Johan Mehlum, Chairman	*William J. Beck*	*A. L. (Si) Ellingson*
	Don-Lee Davidson	*Wilbur C. Heath*

FARMERS AND MERCHANTS BANK, FOREST GROVE

Chartered January 1, 1981; Charter No. 395
Head Office,
3010 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. (503) 359-4495

Harold E. Andrews	President
Greg Lee	Vice President & Cashier
K. C. Short	Vice President-Loans

Directors

Al Louden, Chairman	*Roy Baker*	*Wilfred Holce*
	Sam Callaway	*Don Scott*
Hal Andrews	*Roland Duyck*	

FAMILY BANK OF COMMERCE, GRANTS PASS

Chartered November 28, 1977; Charter No. 363
Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. (503) 476-1401

Jerry J. Leagjeld	President & Chief Exec. Officer
Dorian F. Corliss	Exec. Vice Pres. & Cashier
William Haden	Sr. Vice Pres./Loan Administration
C. E. Schmitz	Vice President/Operations

Directors

Richard S. Bartle, Chairman	*Troy D. Hopson*	*Jerry J. Leagjeld*
	Andrew C. Jensen	*Louis F. Schultz*
Walter B. Holm	*Philip R. Killian*	*Edwin C. Smith*

SOUTHERN OREGON STATE BANK, GRANTS PASS

Chartered July 10, 1956; Charter No. 329
Head Office,
735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. (503) 474-3300

Howard R. Hansen	President
F. L. Moore	Exec. Vice President
Dorothy Wolfe	Vice Pres. & Cashier
Wm. N. Edwards	Vice President
L. R. Gauthier	Vice President
Janet I. Goff	Vice President
Don O'Brien	Vice President

Motor-In Office,
Grants Pass Shopping Center
921 N.E. "D" Street
Grants Pass, Oregon 97526
Tel. 474-3322

Lois Minchow — Asst. Vice President

Redwood Office,
1055 Redwood Avenue
Grants Pass, Oregon 97526
Tel. 474-3333

Donald F. Myrick, Jr. — Asst. Vice President

Directors

Howard R. Hansen	*Al Klassen*	*Gordon B. Patterson*
N. N. Heinbuch	*F. Les Moore*	*Ted R. Paulus*
B. K. Herndon		

MOUNT HOOD SECURITY BANK, GRESHAM

Chartered February 8, 1978; Charter No. 365
Head Office,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. (503) 667-6555

Bruce G. Bryant	President & Chief Exec. Officer
George James	Vice President
Robert A. Pingle	Cashier

Twelvemile Corner Branch,
22415 S.E. Stark St.
Gresham, Oregon 97030
Tel. 661-5200

Marv Hansen — Manager

Directors

Robert L. Murray, Chairman	*Ray E. Crites*	*Gary M. Moller*
	K. Milton Erickson	*Neil A. Riegelmann*
Mary J. Bredenkamp	*Dean M. Macy*	*J. Frank Schmidt, Jr.*
Bruce C. Bryant		

COAST COMMUNITY BANK, HARBOR

Chartered November 29, 1978; Charter No. 370
Head Office,
97900 Shopping Center Ave.
P.O. Box 2746
Harbor, Oregon 97415
Tel. (503) 469-5335

Ronald G. Smith	President
L. J. Wilson	Vice Pres. & Cashier

Directors

D. O. Mills, Chairman	*R. T. Fatiert*	*R. G. Smith*
	L. A. Haas	*R. B. Van Der Linda*
S. K. Bossert	*R. A. Nickels, M.D.*	*J. J. Yarbrough*

COLUMBIA COMMUNITY BANK, HERMISTON

Chartered May 18, 1979; Charter No. 376
Head Office,
Highway 395, Hermiston Plaza, P.O. Box 827
Hermiston, Oregon 97838
Tel. (503) 567-1890

James E. Pratt	President & Chief Exec. Officer
Mary Wood	Vice Pres. & Cashier

Directors

James E. Pratt, Chairman	*Mervin Leonard*	*James M. Pippin*
	Dennis B. Logan	*Lon G. Wadekamper*

INLAND EMPIRE BANK, HERMISTON
Chartered February 16, 1948; Charter No. 314
Head Office,
101 Main Street, P.O. Box F
Hermiston, Oregon 97838
Tel. (503) 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Ernest B. Loomis	Cashier

Boardman Branch,
240 N. Main St.
Boardman, Oregon 97818
Tel. 481-9201

R. Chris Lovgren — Asst. Vice Pres. & Manager

Stanfield Branch,
275 N. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Charles M. Smith — Asst. Vice Pres. & Manager

McNary Branch,
500 Willamette St.
Umatilla, Oregon 97882
Tel. 922-4859

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

G. Martin Davis — Asst. Vice Pres. & Manager

Directors

Doris S. Bounds, Chairman	*L. Waid DeVore*	*Norman H. Schroth*
Roger S. Bounds	*J. G. Foster, Jr.*	*John F. Walchli*
	Richard A. Koch, MD	

TUALATIN VALLEY BANK, HILLSBORO
Chartered July 17, 1978; Charter No. 367
Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. (503) 640-2673

Ronald Bean	President
Lyle A. Lowe	Vice Pres. & Cashier
Carl G. Kelley	Vice President

Directors

W. W. Froom, Chairman	*Ronald Bean*	*Leonard L. Gratteri, Sr.*
Gerald A. Baker	*William R. Bond, Jr.*	*Raymond Meltebeke*
	Remi Coussens	

***HOOD RIVER COUNTY BANK, HOOD RIVER**
Chartered September 12, 1972; Charter No. 348
Head Office,
408 Oak St., P.O. Box 541
Hood River, Oregon 97031
Tel. (503) 386-4600

Roy D. Lewis	President
Kurtis Osborne	Vice President & Cashier

Directors

Wm. D. Pattison, Chairman	*Harley Horn*	*R. A. Nafsinger*
James Atkinson	*W. David Jensen*	*James M. Struck*
	Roy D. Lewis	*R. Thomas Yasui*

BANK OF WALLOWA COUNTY, JOSEPH
Chartered May 25, 1955; Charter No. 323
Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. (503) 432-3581

Douglas C. Lukens	President
Marshall J. Alexander	Vice Pres. & Cashier
Phyllis Lovell	Vice Pres. & Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Michael J. Daggett — Asst. Cashier & Manager

Directors

J. C. Cheatham, Chairman	*Floyd Kennedy*	*Marion W. McCrae*
S. J. Farris	*Harold Klages*	*L. M. Ricker*
Dorothy Justice	*D. C. Lukens*	*Don Swart*

TRI-COUNTY BANKING CO., JUNCTION CITY
Chartered January 22, 1979; Charter No. 374
Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. (503) 998-8734

H. C. Bradley, Jr.	President & Chief Executive Officer
James A. Bingham	Exec. Vice Pres. & Cashier
R. D. Bonfoey	Sr. Vice Pres. & Manager

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

J. Lee Schimmer — Vice President & Manager

Directors

George Pyle, Chairman	*Jack Gibson*	*Frank Knox*
Bert Babb	*Ivan Horning*	*Brochner Mikkelsen*
H. C. Bradley, Jr.	*Ralph Hull*	*Ray Swanson*
	Elinor Hurd	

SOUTH VALLEY STATE BANK, KLAMATH FALLS
Chartered January 6, 1977; Charter No. 357
Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97601
Tel. (503) 883-3366

Allan L. Craigmiles	President
Albert F. Grono	Vice President
Norma Wilkins	Vice Pres. & Cashier
Clay Spence	Vice President

Directors

Edward J. White, Chairman	*Allan L. Craigmiles*	*Ronald Short, D.D.S.*
Glen Arthur	*William Ganger*	*Clyde Thompson*
Craig Bettandorff	*John J. Novak*	*Norma Wilkins*

LEWIS & CLARK STATE BANK, LAKE OSWEGO
Chartered September 2, 1976; Charter No. 354
Head Office,
16099 S.W. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. (503) 635-6671

T. B. Dame	President
Eugene H. Bray	Sr. Vice President & Cashier
Michael D. Kane	Sr. Vice President
Greg Richards	Manager

Village Branch,
25 S. State Street
Lake Oswego, Oregon 97304
Tel. 635-9262

Cheryl Ables	Sr. Vice Pres. & Manager

82nd & Monterey Branch,
8305 S.E. Monterey Street
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Jack Auerbach	Vice Pres. & Manager

Willamette City Branch,
2000 S.W. Eighth Avenue
West Linn, Oregon 97068
Tel. 657-3260

Julie Hui	Manager

Directors

Bob Randall, Chairman	*Jim Glodt*	*Ronald O. Keil*
T. B. Dame	*Charles B. Harris III*	*Karen E. Tindall*

***LINCOLN BANK, LINCOLN CITY**
Chartered December 30, 1946; Charter No. 310
Head Office,
4659 Highway 101 S., P.O. Box 2046
Lincoln City, Oregon 97367
Tel. (503) 996-2191

J. A. Gard	President
Nadine Schmauder	Vice President & Cashier
Gene E. Johnson	Vice President & Manager

Depoe Bay Branch,
Depoe Bay, Oregon 97341
Tel. 765-2356

Betty-Mae Beggal	Asst. Vice Pres. & Manager

Oceanlake Branch,
1931 N.W. Highway 101
Lincoln City, Oregon 97367
Tel. 994-2161

Ben H. Shuford	Vice Pres. & Manager

McMinnville Branch,
99 W. & McDaniel Lane, P.O. Box 430
McMinnville, Oregon 97128
Tel. 472-9303

Todd Caster	Vice Pres. & Manager

North Tillamook County Branch,
554—7th Street, P.O. Box 27
Nehalem, Oregon 97131
Tel. 368-5123

Robert E. Schrage	Manager

Pacific City Branch,
N. Brooten Road, P.O. Box 249
Pacific City, Oregon 97135
Tel. 965-6868

Melba Hamilton	Manager

South Beach Branch,
P.O. Box 78
South Beach, Oregon 97366
Tel. 867-3434

James K. Holmes	Manager

Willamina Branch,
322 N.E. Main Street
Willamina, Oregon 97396
Tel. 876-2482

George Clunie	Vice Pres. & Manager

Yachats Branch,
Yachats, Oregon 97498
Tel. 547-3133

David Stanard	Manager

Directors

J. Allen Gard, Chairman	*D. W. Griffith*	*Virgil E. Solso*
T. W. Cowgill, Sr.	*Lyle Hasselbrink*	*O. C. Yocum, Jr.*
	K. L. Morgan	

***PACIFIC STATE BANK, LINCOLN CITY**
Chartered January 20, 1982; Charter No. 411
Head Office,
928 S.W. Fifth Street, P.O. Box 250
Lincoln City, Oregon 97367
Tel. (503) 994-9155

Steven C. Mapel	President
William A. Anderson	Vice President & Cashier

Directors

William P. Hackworth	*John B. Kiefer*	*Carl W. Mays, Jr.*
John A. Kemp	*Steven C. Mapel*	*Charles R. Walker*

JUNIPER BANKING COMPANY, MADRAS
Chartered November 30, 1978; Charter No. 381
Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. (503) 475-7221

Errol H. Schnider	President & Chief Exec. Officer
Howard J. Rogers	Exec. Vice Pres. & Cashier
Gregory H. Barham	Vice President

Directors

Eddie Light, Chairman	*Max Higbee*	*Errol Schnider*
Don Aitken	*Owen Larkin*	*Gordon Stewart*
	Paul Lindgren	

VALLEY COMMUNITY BANK, McMINNVILLE
Chartered December 30, 1981; Charter No. 407
Head Office,
733 N. Baker, P.O. Box 205
McMinnville, Oregon 97128
Tel. (503) 472-0534

Richard E. Russell	President
Robert C. Rhoads	Vice President & Cashier
Linda B. Probasco	Assistant Cashier & Oper. Officer

Directors

Daniel O. Corrigan, Chairman	*Thomas W. DePue*	*Roba Rathkey*
Clarence W. Bernards	*Jules Drabkin*	*Gary A. Rueter*
Norm Bernards	*Franklin F. Ellis*	*Richard E. Russell*
Forrest C. Blodgett	*Raymond C. Kauer*	*Delford M. Smith*
Marilyn Dell	*Olen D. Porter*	*Harold B. White*

JEFFERSON STATE BANK, MEDFORD
Chartered August 9, 1978; Charter No. 366
Head Office,
1320 East McAndrews Road
Medford, Oregon 97501
Tel. (503) 773-5333

Michael B. Neyt	President
Richard D. Larson	Vice President & Cashier

Stewart Avenue Branch
804 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Diane Geise	Asst. Cashier

Directors

John A. Duke, Chairman	*John Hilts*	*Michael B. Neyt*
D. L. (Abb) Gressett	*Robert Jacobson*	*L. John Pierce*
	C. D. Larson	

MEDFORD STATE BANK, MEDFORD
Chartered July 31, 1979; Charter No. 383
Head Office,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. (503) 773-6661

Robert E. Pfaendler	President
Paul O. Forkner	Vice President
Elizabeth A. Guthrie	Vice Pres. & Cashier

Directors

Duane C. Gleaves, Chairman	*Douglas F. Gordenier*	*Robert E. Pfaendler*
Jim Coleman	*Jack L. Koken*	*Ed R. Setzler*

COLONIAL BANKING COMPANY, MERLIN
Chartered December 15, 1978; Charter No. 372
Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. (503) 476-1776

Richard L. Boden	President
Clifford M. Kuhlman	Exec. Vice Pres. & Cashier
William E. Bower	Vice President

South Grants Pass Branch
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Arthur B. Mills	Vice President & Manager

Rogue River Branch
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Clyde E. Thompson	Vice President & Manager

Directors

David Kirkwood, Chairman	*Josephine R. Hull*	*Jerry S. Lausmann*
Richard L. Boden	*Cecil L. Johnson*	*Howard C. Wagner*
	Robert T. Kirkwood	

BANK OF COMMERCE, MILTON-FREEWATER
Chartered April 26, 1945; Charter No. 307
Head Office,
13 N.E. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. (503) 938-5544

John L. Yantis, Jr.	President
R. L. Tomlinson	Sr. Vice President & Cashier
A. T. Sektnan	Vice President
Merl G. Odman	Vice President

Directors

A. T. Sektnan, Chairman	*Gilbert Olinger*	*R. L. Tomlinson*
Robert C. Brinker	*R. M. Steadman*	*John L. Yantis, Jr.*

THE BANK OF MILWAUKIE, MILWAUKIE
Chartered September 2, 1980; Charter No. 392
Head Office,
10400 S.E. Main
Milwaukie, Oregon 97222
Tel. (503) 652-2560

John J. Oliverio	President
Millard G. Sinclair	Vice President & Cashier

Directors

Joseph E. Ahern	*Keith H. Miles*	*Leslie R. Peake*
James G. Edwards	*John J. Oliverio*	*V. George Vanbergen*
Irving J. Leopold		

***FIRST STATE BANK OF OREGON, MILWAUKIE**
Incorporated Dec. 26, 1908; Corporation No. 28
Head Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. (503) 653-3300

Robert W. Franz	Chrmn. of Bd. & Chief Exec. Officer
D. H. Finley	President
James J. Atkinson	Exec. Vice President
Stephen K. Foster	Exec. Vice President
Walt Mulvey	Sr. Vice President
David A. Abts	Sr. Vice President
J. Lynn Jones	Sr. Vice President
Terry Tracy	St. Vice Pres., Chief Fin. Officer & Asst. Sec.
Jerry V. Clark	Regional Vice President
Robert L. Fletcher	Regional Vice President
B. J. McMahon	Auditor
E. G. Branlund	Vice President
Hal Buttolph	Vice President
John Burrell	Vice President & Manager
James L. Davenport	Vice President
Gary W. Deems	Vice President
Jchn M. Grosvenor	Vice President
Ronald D. Johnson	Vice President
Richard W. Rhodes	Vice Pres. & Exec. Trust Officer
Robert L. Price	Vice President
Kevin T. Sheehy	Vice Pres., Sec. & Gen. Counsel
T. N. Takasumi	Vice President

Aloha Office,
18535 S.W. Tualatin Valley Hwy.
Aloha, Oregon 97005
Tel. 642-2585
George Massinger — Asst. Vice Pres. & Manager

Farmington Mall Office,
17455 S.W. Farmington
Aloha, Oregon 97005
Tel. 649-7535
Paula Easter — Manager

Beaverton Office,
4735 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-2250
Bob Bolin — Vice Pres. & Manager

Progress Plaza Office,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 646-6851
Ray Rankin — Manager

Westgate Office,
3785 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-3105
Joe Martinez — Manager

Damascus Office,
19830 S.E. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125
June Luft — Manager

Estacada Office,
279 S.W. Broadway, P.O. Box 218
Estacada, Oregon 97023
Tel. 630-3272
Allen Cameron — Manager

Gresham Mall Office,
390 W. Burnside
Gresham, Oregon 97030
Tel. 666-1546
Bill Wenzel — Manager

Gresham Office,
234 N. Main Street
Gresham, Oregon 97030
Tel. 667-0444
Jim Casey — Vice Pres. & Manager

Hillsboro Office,
350 S. First Street
Hillsboro, Oregon 97123
Tel. 648-0871
Andy Sichler — Asst. Vice Pres. & Manager

Lake Oswego Office,
256 A Avenue
Lake Oswego, Oregon 97034
Te,. 635-4331
C. Harry Norstrom — Vice Pres. & Manager

Southgate Office,
10413 S.E. 82nd Ave., P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 243-3690
Roger Dunigan — Asst. Vice Pres. & Manager

Willamette View Manor Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Oak Grove Office,
14888 S.E. McLoughlin Blvd.
Oak Grove, Oregon 97268
Tel. 653-3344
Denny Nielson — Asst. Vice Pres. & Manager

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222
Dennis Montgomery — Manager

Oregon City Office,
104—11th Street
Oregon City, Oregon 97045
Tel. 656-5253
Lilly Evans — Manager

Barbur Boulevard Office,
8420 S.W. 24th
Portland, Oregon 97219
Tel. 243-3539

George Curtis — Asst. Vice Pres. & Manager

East Morrison Office,
726 E. Morrison
Portland, Oregon 97214
Tel. 243-3608

Wayne Johnson — Asst. Vice Pres. & Manager

Gateway Office,
10300 N.E. Weidler, P.O. Box 20266
Portland, Oregon 97220
Tel. 243-3630

Jim Seltmann — Manager

Hillsdale Office,
6335 S.W. Capitol Hwy.
Portland, Oregon 97219
Tel. 243-3661

Larry Dungan — Asst. Vice Pres. & Manager

Lloyd Center Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599

Tass Von Koch — Vice Pres. & Manager

Multnomah Office,
3515 S.W. Troy Street
Portland, Oregon 97219
Tel. 243-3677

Rose Howe — Manager

North Lombard Office,
2620 North Lombard
Portland, Oregon 97217
Tel. 243-5509

Don Koontz — Manager

Portland Main Office,
1212 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 243-3671

Paul Cook — Vice Pres. & Manager

St. Vincent Office
9155 Barnes Rd.
Portland, Oregon 97225
Tel. (503) 243-3660

Dayna Gates — Manager

Southeast 82nd & Division Office,
2122 S.E. 82nd
Portland, Oregon 97220
Tel. 243-3588

Lorraine Short — Manager

S.W. 6th & Alder Office,
520 S.W. 6th
Portland, Oregon 97204
Tel. 243-3601

C. B. Anderson — Vice Pres. & Manager

Sunset Office,
805 N.W. Murray Road, P.O. Box 568
Portland, Oregon 97229
Tel. 646-9611

James Mealey — Asst. Vice Pres. & Manager

200 Market Office,
200 S.W. Market Street
Portland, Oregon 97201
Tel. 243-3637

Jack Hune — Asst. Vice Pres. & Manager

Viking Office,
626 S.W. College
Portland, Oregon 97201
Tel. 222-1622

Trudy O'Donnell — Manager

Lancaster & Market Office,
1565 Lancaster N.E.
Salem, Oregon 97301
Tel. 362-9380

Kay Owen — Manager

Salem Main Office,
360 Commercial N.E.
Salem, Oregon 97301
Tel. 362-9270

Fred Pfarrer — Vice Pres. & Manager

Tigard Office,
11665 S.W. Pacific Hwy.
Tigard, Oregon 97223
Tel. 639-8656

Ronald F. Roy — Manager

Directors

Robert W. Franz, Chairman
R. W. DeWeese
D. H. Finley
Ted Gamble
Fred C. Gast
J. Earl Jones
John Kinsman
Knute M. Qvale
Milo G. Renner
Wendell C. Sivers
Edward S. Smith
Robert F. Smith
William E. Tharp

METROPOLITAN BANK, MILWAUKIE

Chartered January 8, 1979; Charter No. 373

Head Office,
15806 S.E. McLoughlin Blvd., P.O. Box 68347
Milwaukie, Oregon 97222 Oak Grove, Oregon 97268
Tel. (503) 653-2274

Craig Robinson	Chief Exec. Officer
James A. Chester	President
Bob Selle	Vice President
Chuck A. Dale	Vice President
Bob Richards	Vice President
Ann Giggers	Cashier/Secretary

Directors

Frank A. Reynolds, Chairman
James A. Chester
Frank C. Lee
Ernest H. Miller
Donald E. Peck
Craig Robinson
Ronald V. Roderick
Peter Stott

BANK OF MYRTLE POINT, MYRTLE POINT
Chartered March 31, 1972; Charter No. 346
Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. (503) 572-5202

Ben E. Nichols	President
Jay Lockett	Cashier

Directors

Robert C. Haug, Chairman	*Alvin B. Cartwright*	*Murl W. Laird*
Margaret Acheson	*Rodney Dalton*	*Ben E. Nichols*
	Robert G. Hogan	

SECURITY BANK OF COOS COUNTY, MYRTLE POINT
Chartered August 29, 1919; Charter No. 251
Head Office,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. (503) 572-2612

Sam Dement	Chairman of the Board
Chuck Brummel	President
Ramona Evans	Vice President & Cashier
James R. Fleck	Exec. Vice President

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

R. T. Green	Vice Pres. & Mgr.

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bert Roberts	Asst. Vice Pres. & Mgr.

Bay Area Branch,
1100 Hwy. 101 S., P.O. Box 1139
Coos Bay, Oregon 97420
Tel. 269-2311

Phil Nelson	Manager

Charleston Branch,
5005 Boat Basin Drive
Charleston, Oregon 97420
(P.O. Box 3458, Coos Bay, OR 97420)
Tel. 888-5571

Rae Lee Strickland	Branch Admin.

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Toni Poole	Manager

Directors

Sam Dement, Chairman	*Donald Goddard*	*W. H. Petre*
Charles D. Brummel	*Frank Henry*	*Elton Schroeder*
Sid Chandler	*Hollis Mast*	*Harry A. Slack, Jr.*

NEWBERG STATE BANK, NEWBERG
Chartered March 17, 1981; Charter No. 399
Head Office,
1815 Portland Rd., P.O. Box 88
Newberg, Oregon 97132
Tel. (503) 538-1318

John A. Linton	President
Donna Joerg	Cashier

Directors

Charles C. Caffall	*Robert Hurford*	*John Linton*
Finis Carter	*Stanley D. Kern*	*Carolyn J. Willcutts*
Bruce D. Dixon		

***THE BANK OF NEWPORT, NEWPORT**
Chartered March 4, 1925; Charter No. 284
Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. (503) 265-6666

Donald L. Barth	President
G. P. "Pat" Parisi	Exec. Vice Pres. & Cashier
H. Lawrence Hull	Vice President

Lincoln City Branch,
1315 S.W. High 101, P.O. Box 330
Lincoln City, Oregon 97367
Tel. 994-9161

Sam Galasso	Manager

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

South Lincoln Branch,
443 Highway 34, P.O. Box A
Waldport, Oregon 97394
Tel. 563-3273

Larry E. Hartsel	Manager

Directors

Beverley Gauntlett Green, Chairman	*H. Lawrence Hull*	*W. S. Ouderkirk*
Donald L. Barth	*G. K. Litchfield*	*G. P. Parisi*
Phillip Gene Bateman	*Marvin B. Noble*	*Paul W. Shumate*
	Dr. Erling Oksenholt	*Marvin H. Uhlenhake*

YAQUINA BAY BANK, NEWPORT
Chartered January 16, 1981; Charter No. 396
Head Office,
400 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. (503) 265-9422

Jerry Kinersly	President
Jack W. Graff	Vice President
Janet K. Kirsch	Cashier

Directors

Thomas O. Branford, Chairman	*Wilburn Hall*	*Tom Luther*
John Brenneman	*Robert Jacobson*	*James Vickers*
Alan Brown	*Delmar Jepson*	*Donald H. Williams*
	Jerry Kinersly	*Ernest Yeck, Jr.*

***CITIZENS BANK OF NORTH BEND, NORTH BEND**
Chartered June 19, 1981; Charter No. 400
Head Office,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. (503) 756-2011

Marvin R. Vernon	President & Chief Exec. Officer
Michael Albrich	Vice President

Directors

Robert D. Pittam, Chairman	*Howard Hickam*	*Rodney B. Tibbatts*
Thomas R. Graham	*Robert J. Mattecheck*	*Marvin R. Vernon*
Stephen B. Graves	*Charles K. McCormack*	*Jack L. Wilskey*

WILLAMETTE FALLS STATE BANK, OREGON CITY
Chartered August 30, 1979; Charter No. 384
Head Office,
334 Warner Milne Road, P.O. Box 271
Oregon City, Oregon 97045
Tel. (503) 657-7918

Gary L. Dennison	President

Directors

Joyce L. Evans, Chairman	*Lewis A. Johnson*	*Irving W. Potter*
Gary L. Dennison	*John M. Molendyk*	*Gene A. Rickert*
	Paul Dean Nichols	*Larry Schoenborn*

THE PENDLETON BANKING CO., PENDLETON
Chartered March 20, 1973; Charter No. 349
Head Office,
125 S.E. Court Ave., P.O. Box 1499
Pendleton, Oregon 97801
Tel. (503) 276-4111

John R. Segerstrom	President
David F. Hart	Vice President
Sally A. Hopper	Cashier

Melanie Square Branch,
300 S.W. 17th, P.O. Box 1499
Pendleton, Oregon 97801
Tel. 276-4111

Steven J. Stillmak	Vice Pres. & Manager

Directors

Joe B. Green, Chairman	*David F. Hart*	*Harlan W. Peterson*
Amy Bedford	*Donald D. Haukins*	*John R. Segerstrom*
	David A. Lindberg	*Steven J. Stillmak*

BEAR CREEK VALLEY BANK, PHOENIX
Chartered January 14, 1980; Charter No. 388
Head Office,
4000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. (503) 535-3333

Jim York	President
Connie Warren	Cashier

Directors

Chloe Underwood Chairman	*Ed Earnest*	*Dr. John R. Watson*
William B. Boylan	*Gary Hall*	*Jim York*
	Shelby Price	

AMERICAN STATE BANK, PORTLAND
Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. (503) 282-2216

Venerable F. Booker	President
Evelyn J. Basinger	Vice President
Alan Barto	Cashier & Secretary

Eastmoreland Branch,
4451 S.E. 28th
Portland, Oregon 97202
Tel. 238-7080

Loren Dixon	Manager

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Paul Johnson	Manager

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND
Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. (503) 222-4396

Bruce F. Purkis	Manager
Mrs. J. E. Jolliffe	Assistant Manager
L. W. Ritchie	Asst. Manager & Representative

THE BANK OF TOKYO, LTD., PORTLAND
Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. (503) 222-3661

Kiyotaka Nakagawa	General Manager
Tsutomu Yamagishi	Deputy Gen. Mgr. & Mgr. of Loan Dept.
Haruyasu Nomura	Manager of Operations Dept.
Takao Saruwatari	Manager of Acct. & Admin. Dept.
Masaru Yatabe	Manager of International Dept.
Toshihiro Mishima	Asst. Mgr. of Loan Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND
Declaration July 1, 1903; Corporation No. 179
Sixth & Washington Branch,
504 S.W. Sixth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. (503) 242-9240

J. H. Butler	Manager
B. Henson	Accountant

Beaverton Branch,
3425 Cedar Hills Blvd., P.O. Box ZZ
Beaverton, Oregon 97005
Tel. 242-9292

A. M. Gibb	Manager
L. Wakabayaski	Accountant

Fourth & Market Branch,
1600 S.W. Fourth at Market, P.O. Box 944
Portland, Oregon 97207
Tel. 242-9275

R. B. Layman	Manager
B. J. Williams	Accountant

Lloyd Center Branch,
905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97212
Tel. 287-8511

J. F. Wharton	Manager
D. J. Wilson	Accountant

COLUMBIA PACIFIC BANK & TRUST CO., PORTLAND

Chartered July 9, 1976; Charter No. 353

Head Office,
One S.W. Columbia
Portland, Oregon 97258
Tel. (503) 226-0226

Tom R. Pendergraft	President
John M. Oleyar, III	Exec. Vice President
William D. Smith	Sr. Vice President
Richard C. Garlock	Vice President
V. June Marks	Vice President & Cashier/Mgr.
Richard A. Cox	Vice Pres. & Trust Officer
Basil N. Panaretos, Jr.	Vice President

Clackamas Branch,
14935 S.E. 82nd
Clackamas, Oregon 97015
Tel. 657-1311

James W. Hamilton	Asst. Vice Pres. & Manager

Columbia Boulevard Office,
2107 N.E. Columbia Blvd.
Portland, Oregon 97211

Richard J. Nelson	Vice Pres. & Manager

Directors

Lawrence L. Rennett, Chairman	*Melvin R. Kroker*	*Tom R. Pendergraft*
James R. Anderson	*James C. Moran*	*Thomas E. Wolf*
	William F. Niemi, Jr.	

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980

Head Office,
621 S.W. Morrison
Portland, Oregon 97205
Tel. (503) 222-3600

J. Jerry Inskeep, Jr.	Chairman of the Board
James F. Rippey	President
Albert D. Corrado	Vice Pres. & Secretary
Wayne R. Ericksen	Vice President
Alan J. Folkman	Vice President
George L. Hanseth	Vice President
Peter C. Kirkman	Vice President
Michael W. Powers	Vice President
Thomas L. Thomsen	Vice President
Lawrence S. Viehl	Vice President
Steven D. McShatko	Cashier

Directors

Albert D. Corrado	*J. Jerry Inskeep, Jr.*	*James F. Rippey*
Wayne R. Ericksen		

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND

Authorized Sept. 24, 1980; Cert. of Authority No. 293

Portland Branch,
300 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. (503) 242-1199

C. F. K. Hawkes	Vice Pres. and Manager
N. J. Willis	Operations Officer
L. J. Lewis	Asst. Operations

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. (503) 222-7777

Donald L. Tisdel	Chief Exec. Officer
Michael Danielson	President
Norris Heinbuch	Chief Operating Officer
V. E. Solso	Vice Chairman
Richard F. Radke	Sr. Vice President
Gary D. Putnam	Sr. Vice Pres., Secretary, Gen. Counsel & Sr. Trust Officer
Robert Flectcher	Sr. Vice President
John Bates	Vice President Financial Adm.
Robert M. Magee	Vice Pres. & Sr. Trust Officer
James McCullough	Vice President
George DeCloedt	Vice President
Frederick M. Kinyon	Vice President
Robert Platt, III	Vice Pres. & Sr. Investment Officer
Ronald E. Cordon	Vice President
Wallace W. Child	Vice President
Dean Wendle	Vice President
Richard Moffitt	Vice President
Joe Waldron	Vice President & Auditor
Inez Henneman	Vice Pres. & Controller
Henry Langeland	Vice President
Robert Hand	Vice President
Eldon Stirnweis	Vice President
Roger Bulger	Vice President
Ron Studham	Vice President
Robert Mitchell	Vice President
James Aalberg	Vice President
Vern Cameron	Vice President
Dennis Miller	Vice President
Bill Williamson	Vice President
Richard Altz	Vice President
Sydney Brown	Vice President
John Clark	Vice President
Robert Epley	Vice President
Larry Gilpin	Vice President
George Hasandras	Vice President
Dan Heimbuck	Vice President
John Smotrys	Vice President
William E. Zurcher	Vice President

Head Office Branch,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 243-7101

Michael Empey — Vice Pres. & Manager

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97005
Tel. 644-2104

Victor Harris — Manager

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Linda Schattauer — Manager

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.
Beaverton, Oregon 97005
Tel. 222-7859

Patrick Wheeler — Vice Pres. & Manager

Bend Branch,
1210 East 3rd Street
Bend, Oregon 97701
Tel. 389-3500

P. J. Slade — Vice Pres. & Manager

Cascade Locks Branch,
Columbia Gorge Center, P.O. Box 487
Cascade Locks, Oregon 97014
Tel. 374-8458

Bill Rice — Manager

Dallas Branch,
791 Main Street
Dallas, Oregon 97338
Tel. 623-8383

Howard Classen — Vice Pres. & Manager

Broadway & Oak Branch,
111 E. Broadway St., P.O. Box 10423
Eugene, Oregon 97440
Tel. 485-1321

Bob Karau — Asst. Vice Pres. & Mgr.

Campus Branch,
886 East 13th Avenue, P.O. Box 10333
Eugene, Oregon 97440
Tel. 687-9242

Eugene Moore — Manager

11th & Garfield Branch,
2000 West Eleventh
Eugene, Oregon 9740[illegible]
Tel. 485-2233

Carolyn Nading — Manager

10th & Lincoln Branch,
275 W. 10th St., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

J. C. Fitzgerald — Vice Pres. & Manager

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 9740[illegible]
Tel. 485-2580

William Wolfe — Asst. Vice Pres. & Manager

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Mark Haldeman — Manager

Hillsboro Branch,
980 S.E. Oak
Hillsboro, Oregon 97123
Tel. 640-1744
Richard Kruger — Asst. Vice Pres. & Manager

Citizens Branch,
400 4th Street
Lake Oswego, Oregon 97034
Tel. 222-7738
Jesse Averette — Vice Pres. & Manager

Lake Grove Branch,
16209 Bryant Road
Lake Oswego, Oregon 97034
Tel. 222-7676
Neil Iven — Vice Pres. & Manager

Lebanon Branch,
2600 S. Santiam Highway, P.O. Box 308
Lebanon, Oregon 97355
Tel. 259-2631
Gary Hawkins — Asst. Vice Pres. & Mgr.

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384
Virgil Syverson — Vice Pres. & Manager

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385
Ted W. Perez — Asst. Vice Pres. & Manager

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770
William Smith — Vice Pres. & Manager

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321
Richard L. Meier — Vice Pres. & Manager

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 222-7704
John McIlmoil — Manager

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 654-3171, Ext. 473
Helen McGuire — Manager

Oak Grove Branch,
15123 S.E. McLoughlin Blvd., P.O. Box 68385
Oak Grove, Oregon 97268
Tel. 222-7974
Bob Costa — Manager

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681
Joe Radel — Vice Pres. & Manager

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231
Kermit Houser — Vice Pres. & Manager

Cedar Mills Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288
Norm Swift — Manager

Grand & Morrison Branch,
524 S.E. Morrison St., P.O. Box 14578
Portland, Oregon 97214
Tel. 222-7719
James Herrick — Asst. Vice Pres. & Manager

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688
Kay Carter — Manager

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848
Robert Moody — Asst. Vice Pres. & Manager

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824
Karen Stromquist — Manager

106th & Stark Branch,
10540 S.E. Stark, P.O. Box 16493
Portland, Oregon 97216
Tel. 222-7832
Jo Sefert — Manager

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16146
Portland, Oregon 97216
Tel. 222-7837
John Steele — Asst. Vice Pres. & Manager

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 222-7857

James Wallis — Vice Pres. & Manager

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828

Eric Lieberg — Manager

Standard Plaza Branch,
1100 S.W. 6th Avenue, P.O. Box 8010
Portland, Oregon 97207
Tel. 222-7697

Darcy Mealy — Manager

3rd & Washington Branch,
319 S.W. Washington Street
Portland, Oregon 97204
Tel. 222-7512

Richard Russell — Asst. Vice Pres. & Mgr.

20th & Sandy Branch,
2021 N.E. Sandy Blvd., P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868

Terry King — Manager

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 8250
Portland, Oregon 97207
Tel. 222-7773

Thurston Gates — Vice Pres. & Manager

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971

C. E. Roberts — Sr. Vice President
E. M. Jensen — Vice Pres. & Manager

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125

Marion Green — Vice Pres. & Manager

Center & Church Branch,
605 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811

Steve Norris — Asst. Vice Pres. & Manager

Salem Main Branch,
700 Pringle Parkway S.E., P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415

Jack Dressler — Vice Pres. & Manager

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem Oregon 97309
Tel. (503) 585-0471

Daniel J. Leonard — Manager

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585

Randel Miles — Manager

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151

Steve Worthington — Manager

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131

Eugene Cox — Manager

West Linn Branch,
19181 Pacific Highway
West Linn, Oregon 97068
Tel. 243-7188

Steve Bacon — Manager

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611

Dennis Munsey — Manager

Directors

Donald L. Tisdel, Chairman
C. Anthony Adams
Craig Courtemanche
L. Courtemanche, Jr.
Michael Danielson
Douglas David
Alan Gard
Norris N. Heinbuch
J. Blake Hering
David R. Hinson
Peter C. Murphy
Dr. T. J. Pasquesi
C. E. Roberts
K. T. Shipley
Joan Smith
V. E. Solso
Henry T. Swigert
Ross B. Thompson
Frederick H. Torp
Ralph E. Williams

OREGON MUTUAL SAVINGS BANK, PORTLAND

Chartered October 23, 1931; Charter No. 1

Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. (503) 248-6672

Jack H. Goetze — President
William M. Meyer — Sr. Vice President
Paul R. Nordstrom — Sr. Vice President
James L. Alleman — Vice President
Eldon R. Dalke — Vice Pres. & Secretary
Clara L. Eberius — Vice President
Brad Bleything — Asst. Vice Pres. & Auditor
Gary H. Weinstein — Vice President

Main Branch,
234 S.W. Broadway
Portland, Oregon 97205
Tel. 248-6672

Lois L. Freeman — Vice President & Manager

Beaverton Branch,
3600 S.W. Cedar Hills Blvd.
Beaverton, Oregon 97005
Tel. 646-9616

Will Sawyer — Manager

Beaverton Valley West Branch,
4650 S.W. Griffith Dr.
Beaverton, Oregon 97005
Tel. 641-5354

David A. Waldrip — Asst. Vice Pres. & Manager

Eugene Branch,
1201 Oak Street
Eugene, Oregon 97401
Tel. 345-2365

Monte Griffin — Manager

Gresham Branch,
825 N.E. Hogan Rd.
Gresham, Oregon 97030
Tel. 667-6672

Jo Rice — Manager

Hillsboro Branch,
1234 W. Baseline St.
Hillsboro, Oregon 97123
Tel. 640-1602

Dean Watanabe — Manager

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475

Russann Brown — Manager

Milwaukie Branch,
10613 S.E. Main
Milwaukie, Oregon 97222
Tel. 653-0443

Terry T. Stewart — Manager

5th & Taylor Branch,
508 S.W. Taylor
Portland, Oregon 97204
Tel. 248-6021

J. A. Nunez

Ione Plaza Branch,
1717 S.W. Clark
Portland, Oregon 97201
Tel. 248-6036

Lois L. Freeman — Vice President & Manager

Lloyd Branch,
700 N.E. Multnomah Street
Portland, Oregon 97232
Tel. 248-6691

Jim L. Sergeant — Asst. Vice Pres. & Manager

N.E. 122nd & Halsey Branch,
12141 N.E. 122nd
Portland, Oregon 97220
Tel. 248-6030

Pam Ewing — Manager

Salem Branch,
3805 Center Street, N.E.
Salem, Oregon 97301
Tel. 585-6672

Jim Hatzenbihler — Manager

Directors:

Jack H. Goetze, Chairman	*Erling E. Jacobsen*	*W. H. Ragsdale*
H. A. Andersen	*Donald E. Kennedy*	*Harold E. Sand*
Franz B. Drinker	*John Y. Lansing*	*Peter D. Williams*
	Ronald W. Peterson	*Guy Woods, Jr.*

PACIFIC NORTHWEST TRUST COMPANY

Authorized June 24, 1981

Head Office,
101 S.W. Main Street
Suite 905
Portland, Oregon 97204
Tel. (503) 295-6974

Leroy J. Lundy	President
Barbara B. Cox	Secretary
Janeen S. McAninch	Trust Officer
Ellen Carder	Trust Officer

Directors:

Jonathan T. Carder, Chairman	*Barbara B. Cox*	*Leroy J. Lundy*
Joan M. Bailey	*Richard A. Cox*	*Roger P. Mundorff*
	John E. Day	*Larry R. Volchok*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH

Authorized February 9, 1979; Certificate of Authority No. 257

Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. (503) 224-2282

J. Thompson	Manager
Robert Hink	Manager-Corporate Accounts
R. F. Thompson	Manager-Commercial Accounts
JoAnne Jensen	Asst. Manager/Loans
W. D. McShane	Asst. Manager/Admin.

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979

Head Office,
421 S.W. Sixth Avenue — Suite 1200
Portland, Oregon 97204
Tel. (503) 224-4444

Kenneth L. Schmit	President
Guy E. Jaques, Jr.	Vice President
Robert G. LeTourneux	Vice President
Harper K. Hamilton, Jr.	Vice President
Richard L. Ferreira	Cashier

Directors

Guy E. Jaques, Jr. Chairman	*Harper K. Hamilton, Jr.*	*Kenneth L. Schmit*
Richard L. Ferreira	*Robert G. LeTourneux*	*James E. Thomas*

STEWARDSHIP BANK OF OREGON, PORTLAND
Chartered February 2, 1981; Charter No. 397
Head Office,
1918 N.E. 181st Ave., P.O. Box 20787
Portland, Oregon 97220
Tel. (503) 667-1776

Richard L. Wells	President
Richard L. Krueger	Vice Pres./Cashier
Dale S. Peterson	Vice President

Directors

Lou Beres	*Greg Hughes*	*Roger Rutherford*
Dan Clausen	*Robert Laughlin*	*Lynn Wallace*
John Gustafson	*Robert Poole*	*Richard Wells*

THE PRINEVILLE BANK, PRINEVILLE
Chartered November 12, 1980; Charter No. 393
Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. (503) 447-4105

R. A. Severson	President
Dennis A. Baker	Cashier

High Lakes Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

W. Jay Mahlin	Vice Pres. & Manager

Directors

C. R. (Bob) Matheny, Chairman	*Walter E. Haynes*	*R. A. Severson*
John F. Collins	*Elvin Johnson*	*Stuart Shelk, Jr.*
James F. Dutchuk	*Heber Perrett*	*Joseph Stahancyk*
James E. Garrett	*Lee Rhoden*	*Walter Winitzky*

THE DESCHUTES BANK, REDMOND
Chartered December 18, 1978; Charter No. 369
Head Office,
821 S. Sixth, P.O. Box 920
Redmond, Oregon 97756
Tel. (503) 548-6141

Jack Rinn	President
M. Shirley Schwartz	Cashier

Directors

Ted L. Anderson, Chairman	*Nora Copeland*	*William D. Lyche*
James C. Allen	*Ivan M. Ivancovich, Jr.*	*Lane Powell*
	Harold R. Kilgore	*Jack Rinn*

PACIFIC SECURITY BANK, REEDSPORT
Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. (503) 271-2176

Frank M. Mackenzie	President
Louis Lorenz	Exec. Vice President
Wm. V. Humphreys	Vice President
Howard Martin	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Asst. Vice Pres. & Cashier

Directors:

Frank M. Mackenzie, Chairman	*Donald L. Gibbons*	*William Markham*
Leo J. Cary	*Irving G. Johnson*	*Thomas Tymchuk*
Chester Crockett	*Louis Lorenz*	*Dudley C. Walton*

VALLEY OF THE ROGUE BANK, ROGUE RIVER
Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box B
Rogue River, Oregon 97537
Tel. (503) 582-3216

R. P. Haberman	President
Denver E. Huff	Vice President
Thomas D. Anderson	Vice Pres. & Cashier

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Larry Stewart	Asst. Cashier/Loans

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Robert W. Murphy	Manager

Directors

C. Norman Gail, Chairman	*R. P. Haberman*	*Carleton E. Sandeen*
Jack Bennett	*Lyndel W. Newbry*	*Frank M. Straus*
Granvil F. Brittsan	*Harold W. Salter*	*Henry W. Turk*

SOUTH UMPQUA STATE BANK, ROSEBURG
Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. (503) 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Harvey D. Ringen	Vice President
Monte L. King	Cashier

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

D. Gary Madsen	Manager

Glendale Branch,
Glendale, Oregon 97442
Tel. 832-2117

A. Karen Taylor — Manager

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

William W. West — Asst. Vice Pres. & Mgr.

Directors

Milton Herbert, Chairman	*B. E. Hall*	*John H. Markham, Jr.*
Ronald K. Culbertson	*LeRoy Hanna*	*Lawrence Michaels*
Allyn C. Ford	*Robert G. Hansen*	*C. J. Porter*

TIMBER COMMUNITY BANK, ROSEBURG

Chartered September 4, 1979; Charter No. 385

Head Office,
1701 N.W. Garden Valley Blvd.
P.O. Box 1516
Roseburg, Oregon 97470
Tel. (503) 673-0001

Lee Van Domelen	President
Steven F. Hertel	Sr. Vice Pres. & Cashier
John D. Westran, Jr.	Vice President

Directors

Dave Emmett, Chairman	*Donald B. Kruse*	*Hubert E. Totman*
George W. James, Jr.	*Arneta Miller*	*Lee Van Domelen*
	Alfred W. Shaw	

THE COMMERCIAL BANK, SALEM

Chartered December 30, 1954; Charter No. 322

Head Office,
301 Church Street, NE., P.O. Box 428
Salem, Oregon 97308
Tel. (503) 399-2900

E. George Ottum	President
J. H. Pauls	Exec. Vice Pres. & Cashier
A. L. Faiman	Vice Pres. & Manager
Carolyn Cobb	Vice President
Edgar B. Martin	Vice President
Forrest M. Miller	Vice President
W. C. Nelson	Vice President
Delmar D. Wolf	Vice President
Shirley Klebaum	Auditor
Marvin C. Abeene	Trust Officer
M. A. Hays	Trust Officer
Donald R. Judson	Vice President/Controller

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Duane Walker — Asst. Cashier & Manager

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Al Karn — Asst. Vice Pres. & Manager

Newberg Branch,
112 N. College Street
Newberg, Oregon 97132
Tel. 538-3184

Kenneth Hough — Asst. Vice Pres. & Manager

East Motor Branch,
510 Lancaster Dr., P.O. Box 12517, Zip 97309
Salem, Oregon 97301
Tel. 399-2944

Kenneth A. Camber — Asst. Vice Pres. & Manager

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2965

Hal Colvin — Asst. Vice Pres. & Manager

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

Kenneth Dunn — Asst. Vice Pres. & Manager

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

Patrick P. Raschko — Vice Pres. & Manager

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2955

Dorothy Souza — Asst. Vice Pres. & Manager

Silverton Office,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376

Gerald J. Peters — Vice Pres. & Manager

Directors

Lester D. Green, Chairman	*Robert E. Corey*	*Robert D. Morrison*
Iral D. Barrett	*Lawrence L. Enninga*	*E. George Ottum*
Warren Carkin	*Gayle W. Gilmour*	*Ralph Raines*
Warren W. Cooley	*Thomas C. Golden*	*Forrest Weil*
	William B. Loch	

PIONEER TRUST COMPANY, SALEM

Certificate issued May 13, 1924; Certificate No. 22

Head Office,
109 Commercial Street, N.E., P.O. Box 2305
Salem, Oregon 97308
Tel. (503) 363-3136

Stuart Compton	President
E. E. Smith, Jr.	V. P., Trust Officer & Treas.
W. R. Meier	Vice President
H. W. Kimball	Cashier

Medical Center Branch,
1190 Oak Street S.E.
Salem, Oregon 97301
Tel. 399-1083

Jake Thiessen — Manager

Directors

Stuart Compton, Chairman	*Mark G. Gehlar*	*Douglas G. Raines*
Wallace H. Bonesteele	*Burch Judson*	*E. E. Smith, Jr.*
	W. R. Meier	

UNITED SAVINGS BANK, MUTUAL, SALEM
Chartered October 16, 1978; Charter No. 2
Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. (503) 399-5300

Maurice J. Burford	President
Michael Allen	Vice President/Cashier
Ernest L. Dunn	Vice President
Marty E. Townsend	Sr. Vice President
Gerald F. Pavelek	Vice President
Patrick J. Wolfe	Controller

Bend Branch,
Bend Plaza, P.O. Box 951
Bend, Oregon 97701
Tel. 389-2211

Lonnie Bates — Manager

Redmond Branch,
617 South 6th, P.O. Box 13
Redmond, Oregon 97756
Tel. 548-4594

Rebecca A. Wright — Manager

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Robin R. Sexson — Manager

Lancaster Mall Branch,
Suite 130, 831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

Julie Miller — Manager

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Joan Linn — Manager

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Mary Wilson — Manager

Directors

Lewis B. Huff, Chairman	*Maurice J. Burford*	*Hillary J. Etzel*
LeVern C. Bell	*Charles C. Dodd, Emeritus*	*Robert L. Sawtelle*
		Charles E. Weeber

WESTERN SECURITY BANK, SALEM
Chartered January 18, 1956; Charter No. 328
Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. (503) 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres. & Cashier
Nate Lowe	Sr. Vice President

State Street Branch,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2227

John A. Huxford — Vice Pres. & Manager

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Tom L. Kanoff — Asst. Cashier & Manager

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

John R. Rundall — Vice Pres. & Manager

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

P. C. Vrontakis — Vice Pres. & Manager

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

John R. Rundall — Vice Pres. & Manager

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

M. E. Rossman — Vice Pres. & Manager

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

John A. Huxford — Vice Pres. & Manager

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Gary L. Wallstrom — Vice Pres. & Manager

Directors

Malcom F. Marsh, Chairman	*C. L. Grabenhorst*	*Bob L. Smith*
M. C. Boniface	*James R. Gray*	*L. A. Van Kleeck*
Douglas R. Carter	*Jack H. Scott*	*Jerry H. Walling*

CLACKAMAS COUNTY BANK, SANDY
Chartered January 27, 1911; Charter No. 71
Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. (503) 668-5501

Fred L. Proctor	President
Kent Hall	Chief Exec. Officer
Roberta Swan	Sr. Vice Pres. & Cashier
H. Rex Brittle	Vice President

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

Nick Suksdorf — Manager

Hoodland Office,
Welches, Oregon 97067
Tel. 622-3131

Lee Simmons — Manager

Directors

Kent Hall, Chairman	*Keith Bowman*	*Randy Proctor*
Paul R. Biggs	*James Morgan*	*Roberta Swan*
	Fred L. Proctor	

THE INDEPENDENT BANK OF SANDY, SANDY
Chartered June 1, 1979; Charter No. 377
Head Office,
38561 Proctor Blvd., P.O. Box 70
Sandy, Oregon 97055
Tel. (503) 668-8030

Richard Busby	President
James F. Flaherty	Exec. Vice President
Olga M. Nickoloff	Vice Pres. & Cashier

Directors

John Rowell, Chairman	*C. Dale Brookens*	*Joseph Cejka*
Charles W. Baker	*Richard Busby*	*Lester Hardy*

CENTENNIAL BANK, SPRINGFIELD
Chartered January 7, 1974; Charter No. 350
Administrative,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. (503) 741-1737

Robert S. Cochran	President
Ron R. Peery	Sr. Vice Pres. & Chief Exec. Officer
Lynn A. Hufstader	Sr. Vice President
Michael J. Nysingh	Vice President & Cashier

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. (503) 726-8111

Daniel J. Cramer — Vice President & Manager

McKenzie River Branch,
39333 McKenzie Hwy., P.O. Box 55
Walterville, Oregon 97489
Tel. 726-6661

Lou Hanavan — Vice President & Manager

Directors

Robert S. Cochran, Chairman	*Daren C. Engel*	*Gary L. Reed*
Clifton G. Christian	*William E. Fitch*	*Donald Thienes*
	J. Douglas McKay	

EMERALD EMPIRE BANKING COMPANY, SPRINGFIELD
Chartered June 12, 1979; Charter No. 378
Head Office,
5690 Main St., P.O. Box 1533
Springfield, Oregon 97477
Tel. (503) 741-1234

Jerry L. Burke	President
Robert McWhorter	Sr. Vice President
John Mahon	Vice Pres./Cashier

Directors

Blaine L. Martin, Chairman	*James W. Callahan*	*James Steinmuth*
Robert Beedon	*Larry Dilbeck*	*Chuck Schrader*
Jerry L. Burke	*Gary Pape*	*Bryce Weissert*

PEOPLES BANK, SPRINGFIELD
Chartered February 21, 1974; Charter No. 351
Administrative Office,
899 Pearl Street, P.O. Box 10328
Eugene, Oregon 97440
Tel. (503) 683-0660

Harold J. Carey	President
Farrell B. Lindsay	Exec. Vice President
Marcia E. Ketcheside	Cashier
C. L. "Tek" Haugen	Exec. Vice President

Head Office,
5th & B Streets, P.O. Box 676
Springfield, Oregon 97477
Tel. 726-8424

Coburg Office,
325 N. Willamette, P.O. Box 8255
Coburg, Oregon 97401
Tel. 485-4944

Evonne Heidgerken — Asst. Vice Pres. & Manager

Eugene Office,
899 Pearl Street, P.O. Box 1268
Eugene, Oregon 97440
Tel. 485-2113

J. Scott Rambach — Vice Pres. & Manager

Directors

Dr. Stephen W. Aasen, Chairman	*Howard I. Hansen*	*Vernon A. Meyer*
Harold J. Carey	*Eugene G. Hulett*	*Gary L. Parrish*
Kenneth H. Farset	*Paul Longcoy*	*Fern Weiss*
	Donald H. Lutes	*Leonard A. Wildish*

COLUMBIA RIVER BANKING COMPANY, THE DALLES
Chartered May 19, 1977; Charter No. 358
Head Office,
316 E. Third, P.O. Box 436
The Dalles, Oregon 97058
Tel. (503) 298-5194

Terry L. Cochran	President
R. E. Tobiassen	Vice President
Richard J. Croghan	Cashier

Directors

Robert L. R. Bailey	*Dale D. Elliott*	*W. L. Miller*
Chairman	*William L. Hulse*	*Keith A. Mobley*
William A. Booth	*Stephen D. Martin*	*Fred Thomsen*
Terry L. Cochran		

***BANK OF OREGON, WOODBURN**
Incorporated July 20, 1907; Corporation No. 2
Administrative,
1175 Mt. Hood Avenue
Woodburn, Oregon 97071
Tel. (503) 981-3411

H. G. Wadsworth	Chief Executive Officer
Larry Arpan	President
Irene Westwood	Sr. Vice President & Cashier
William T. Fike	Vice President
Harold Fielding	Vice President
Melvin Hansen	Sr. Vice President
Jim Hay	Vice President
C. J. Yost	Vice President
Darrell Shepherd	Vice President
Erik Bergstrom	Auditor

Main Office,
941 N. Pacific Hwy.
Woodburn, Oregon 97071
Tel. 981-3941
Gordon Herzog — Vice President

Aurora Colony Branch,
300 Main Street
Aurora, Oregon 97002
Tel. 678-1255
Shirley Strong — Asst. Cashier

Brooks Branch,
8895 Portland Road N.E.
Brooks, Oregon 97305
Tel. 393-7272
Barbara Metzger — Manager

Canby Branch,
200 N.W. 2nd
Canby, Oregon 97013
Tel. 266-2727
Mike Durgan — Vice President

Harrisburg Branch,
685 S. 3rd
Harrisburg, Oregon 97446
Tel. 995-8441
Ursula Ketzenbarger — Manager

Hubbard Branch,
300 Pacific Highway
Hubbard, Oregon 97032
Tel. 982-9926
Lowell Jeffries — Vice President

Mt. Angel Branch,
215 N. Main Street
Mt. Angel, Oregon 97362
Tel. 845-9211
Linda Anderson — Manager

N.E. 12th & Sandy Branch,
Corporate Banking Office
6501 S.W. Macadam
(temporary address)
Portland, Oregon 97201
Tel. 245-1009
Ralph Van Horn — Sr. Vice President

Liberty & Skyline Branch,
4741 Liberty Rd. S.E.
Salem, Oregon 97302
Tel. 399-1685
Merrill Gallagher — Manager

North Salem Branch,
4871 Lancaster N.E.
Salem, Oregon 973[illegible]
Tel. 393-8750
Robert Jordan — Vice President

St. Paul Branch,
Chur[illegible]h & Second Streets
St. Paul, Oregon 97137
Tel. 633-4455
Wanda Wiederrich — Manager

Sheridan Branch,
120 S.W. Mill Street
Sheridan, Oregon 97389
Tel. 843-2210
Ardenia Payne — Manager

Sherwood Branch,
1496 S.W. Sherwood Boulevard
Sherwood, Oregon 97140
Tel. 625-5571
Ruth Gregory — Manager

Silverton Branch,
114 West Main Street
Silverton, Oregon 97381
Tel. 873-6306
Shirley Mullikin — Manager

Stayton Branch,
848 N. First Street
Stayton, Oregon 97383
Tel. 769-3481
Trent Finnigan — Vice President

Tualatin Branch,
18659 S.W. Boones Ferry Rd.
Tualatin, Oregon 97062
Tel. 638-7526

Ray Carter	Vice President

West Linn Branch,
5597 Hood Street
West Linn, Oregon 97068
Tel. 656-1950

R. F. Hilton	Asst. Vice President

Cascade Branch,
2540 Newberg Highway
Woodburn, Oregon 97071
Tel. 981-1042

Richard F. Hauge	Sr. Vice President

Directors

Don J. Burlingham, Chairman	*Fern Foster*	*H. G. Wadsworth*
Larry Arpan	*Robert Lagler*	*Irene Westwood*
R. V. Colby	*Earl Oliver*	*Robert L. Withers*
	Bill L. Rose	

WOODBURN STATE BANK, WOODBURN
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. (503) 982-2265

Lanny M. Cutsforth	Pres. & Chief Exec. Officer
Lyle F. Sauvageau	Executive Vice President
Edward J. Everts	Vice President
Barbara A. Johnson	Sr. Vice Pres. & Cashier

Directors

John Weisz, Jr. Chairman	*Ersel Christopherson*	*John F. Hamstreet*
Ronald B. Christofferson	*Verl E. Cochran*	*Richard W. Sterrenberg*
	Lanny Cutsforth	

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS					% of Change	PERCENT OF TOTAL OPERATING INCOME				
	1977	1978	1979	1980	1981		1977	1978	1979	1980	1981
OPERATING INCOME:											
Interest and fees on loans	$116,649	$154,561	$218,823	$273,802	$356,633	30.25	69.85	70.57	71.34	70.43	72.38
Interest on balances with depositories	338	1,408	2,623	5,523	10,411	88.50	0.20	0.64	0.85	1.42	2.11
Income—Fed. funds sold and securities	3,988	7,822	15,655	23,735	22,935	−3.37	2.38	3.57	5.08	6.10	4.65
Interest on U.S. securities	11,049	12,384	14,884	19,218	24,807	29.08	6.61	5.65	4.83	4.94	5.03
Interest on other U.S. obligations	3,188	3,862	6,145	8,945	13,525	51.20	1.90	1.76	1.99	2.30	2.74
Interest on oblig. of state & pol. subs.	13,259	14,942	18,165	22,002	24,536	11.51	7.93	6.82	5.89	5.65	4.98
Interest on other bonds, notes, debs.	570	679	706	523	735	40.53	0.34	0.31	0.22	0.13	0.14
Dividends on stock	19	10	40	27	38	40.74	0.01	0.00	0.01	0.00	0.00
Income from lease financing	67	207	619	1,140	1,336	17.19	0.04	0.09	0.20	0.29	0.27
Income from fiduciary activities	2,153	2,351	2,643	3,410	4,383	28.53	1.28	−1.07	0.85	0.87	0.88
Service charges on deposit accounts	10,097	12,920	16,439	18,907	21,063	11.40	6.04	5.89	5.33	4.86	4.27
Other service charges, comm. & fees	3,566	5,427	6,738	7,003	7,355	5.02	2.13	2.47	2.18	1.80	1.49
Other operating income	2,055	2,434	4,510	4,519	4,919	8.85	1.23	1.11	1.46	1.16	0.99
Total operating income	$166,998	$219,007	$307,990	$388,754	$492,676	26.73	100.00	100.00	100.00	100.00	100.00
OPERATING EXPENSES:											
Salaries and employee benefits	$ 43,357	$ 53,671	$ 69,224	$ 81,951	$ 90,576	10.52	25.96	24.50	22.47	21.08	18.38
Interest on TCD's—$100,000 or more	9,916	19,759	44,369	62,777	101,520	61.71	5.93	9.02	14.40	16.14	20.60
Interest on deposits in foreign offices	0	0	0	1,299	2,446	88.29	0.00	0.00	0.00	0.33	0.49
Interest on other deposits	48,440	59,170	78,015	111,559	151,342	35.66	29.00	27.01	25.33	28.69	30.71
Expense—Fed. funds purch. & securities	1,888	5,171	11,632	15,770	31,933	102.49	1.13	2.36	3.77	4.05	6.48
Interest on demand notes to U.S. Treas.	0	118	1,246	1,209	762	−36.97	0.00	0.05	0.40	0.31	0.15
Interest—other borrowed money	360	458	428	399	1,645	312.28	0.21	0.19	0.13	0.10	0.33
Interest—sub. notes & debentures	1,739	2,144	2,943	3,293	3,337	1.33	1.04	0.97	0.95	0.84	0.67
Occupancy expense, gross	8,821	9,735	12,371	15,465	18,330	18.52	5.28	4.44	4.01	3.97	3.72
Less: Rental income	994	865	1,130	1,477	1,593	7.85	0.59	0.39	0.36	0.37	0.32
Occupancy expense, net	7,827	8,870	11,241	13,988	16,737	19.65	4.68	4.05	3.64	3.59	3.39
Furniture & equipment expense	4,105	4,670	6,601	8,888	11,082	24.68	2.45	2.13	2.14	2.28	2.24
Provision for possible loan losses	4,332	6,717	8,322	11,147	16,120	44.61	2.59	3.06	2.70	2.86	3.27
Other expenses	24,631	30,796	39,465	47,871	55,769	16.49	14.74	14.06	12.81	12.31	11.31
Total operating expenses	146,595	191,524	273,486	360,151	483,269	34.18	87.78	87.45	88.79	92.64	98.09
Income before taxes & sec. gain/loss	20,403	27,483	34,504	28,603	9,407	−67.11	12.21	12.54	11.20	7.35	1.90
Applicable income taxes	3,421	5,648	6,735	3,201	−4,520	−41.20	2.04	2.57	2.18	0.82	−.91
Income before securities gain/loss	16,982	21,835	27,769	25,402	13,927	−45.17	10.16	9.97	9.01	6.53	2.82
Sec. gains/loss, gross	396	−231	−512	283	−1,237	−337.10	0.23	−.10	−.16	0.07	−.25
Applicable income taxes	106	−103	−219	36	−451	−1152.77	0.06	−.04	−.07	0.00	−.09
Securities gains/loss, net	290	−128	−293	247	−786	−218.21	0.17	−.05	−.09	0.06	−.15
Income before extraordinary items	17,272	21,707	27,476	25,649	13,141	−48.76	10.34	9.91	8.92	6.59	2.66
Extraordinary items, net of tax effect	105	648	120	74	24	−67.56	0.06	0.29	0.03	0.01	0.00
Net income	$ 17,377	$ 22,355	$ 27,596	$ 25,723	$ 13,165	−48.82	10.40	10.20	8.96	6.61	2.67

Banks not included:
Oregon Mutual Savings Bank
The Bank of Tokyo, Ltd.
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
United Savings Bank, Mutual
The Royal Bank of Canada

Cash Dividends/Net Income							21.17	16.60	19.28	21.88	36.01
Net Income/Capital							12.50	12.87	12.57	10.30	5.03
Net Income/Resources							0.77	0.82	0.85	0.71	0.34

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS AND TRUST COMPANIES IN THE STATE OF OREGON EACH YEAR SINCE 1909

	NUMBER						RESOURCES	
		State		National		Total all Banking		
Year	Banks	Branches	Banks	Branches	Offices*		State	National
1909	136		72				$ 61,884,712.94	$ 65,804,246.99
1910	155		77				66,504,581.84	81,013,946.23
1911	169		81				71,167,838.40	82,257,061.49
1912	171		83				73,284,800.45	86,591,699.57
1913	170		86				74,086,277.62	95,376,560.93
1914	175		87				61,963,668.33	95,927,030.54
1915	174		87				62,264,130.25	102,216,996.89
1916	177		84				78,168,336.79	126,197,005.72
1917	178		83				92,427,718.15	149,047,750.88
1918	176		86				108,791,199.47	173,295,057.35
1919	183		89				145,647,301.41	216,248,065.10
1920	191		93				146,142,027.53	206,390,918.48
1921	184		96				119,186,108.81	169,248,750.68
1922	182		99				124,063,353.29	184,480,500.99
1923	179		99				130,603,570.94	196,758,705.14
1924	181		99				129,216,472.72	202,094,859.51
1925	176		99				105,544,633.13	239,680,082.72
1926	168		98				107,271,067.25	235,146,882.40
1927	152		96				109,690,955.47	239,368,855.43
1928	149		94				109,481,333.19	244,672,230.02
1929	140		95				89,888,797.10	259,023,109.82
1930	132		94				81,948,490.24	242,954,059.31
1931	113		85				58,837,342.25	224,857,837.95
1932	85		71				44,587,041.45	198,715,959.92
1933	61		58				31,978,671.61	199,102,398.87
1934	56		54				34,345,273.62	223,201,687.59
1935	55	1	45	36		137	39,478,111.02	247,439,353.97
1936	55	2	39	46		142	46,645,748.53	286,861,379.91
1937	49	2	29	62		142	44,322,720.88	288,585,146.32
1938	49	2	29	62		142	44,781,741.71	298,560,727.25
1939	48	2	28	63		141	47,685,788.26	324,907,071.22
1940	47	3	27	63		140	38,793,363.89	376,501,058.12
1941	47	4	27	63		141	44,590,359.52	460,767,809.99
1942	47	4	26	66		143	64,051,108.38	684,362,551.93
1943	47	4	26	68		145	89,479,847.54	909,018,480.70
1944	47	4	25	67		143	115,972,106.02	1,119,993,125.41
1945	50	4	24	68		146	147,582,032.63	1,397,783,003.87
1946	48	4	24	71		147	160,042,326.04	1,326,216,043.00
1947	50	5	23	74		152	172,101,276.92	1,367,941,714.18
1948	51	7	23	79		160	173,948,667.17	1,319,954,234.73
1949	52	10	21	84		167	175,346,156.28	1,269,966,281.78
1950	52	14	21	86		173	203,773,151.01	1,401,482,864.09
1951	52	16	21	86		175	222,186,537.65	1,477,943,712.64
1952	51	22	20	87		180	266,968,630.82	1,580,005,968.29
1953	51	23	19	91		184	271,651,958.52	1,594,695,870.22
1954	36	12	14	124		186	194,336,594.43	1,823,453,273.88
1955	38	13	14	130		195	213,837,805.50	1,896,878,735.93
1956	41	14	13	135		203	226,316,915.43	1,888,901,756.32
1957	44	18	13	138		213	248,663,686.90	1,829,480,031.36
1958	45	22	12	142		221	297,289,647.73	1,987,179,795.73
1959	43	27	12	151		233	328,068,431.55	2,012,622,665.81
1960	42	34	11	160		247	341,004,253.65	2,036,575,458.90
1961	40	38	11	167		256	370,274,145.88	2,178,579,719.56
1962	40	39	11	173		263	417,681,806.27	2,319,680,666.52
1963	41	43	12	190		286	466,497,744.06	2,434,302,769.28
1964	41	49	12	199		301	510,564,371.93	2,642,990,068.15
1965	40	55	13	209		317	534,165,189.81	2,944,664,066.22
1966	40	56	14	217		327	574,178,024.13	3,102,835,732.84
1967	39	65	13	220		337	653,230,996.89	3,352,165,044.40
1968	40	71	12	236		359	735,769,939.82	3,817,322,827.90
1969	41	80	12	239		372	785,705,359.68	3,885,544,043.99
1970	40	90	11	248		389	920,915,362.61	4,047,976,919.92
1971	39	101	9	257		406	1,081,303,128.09	4,469,711,784.17
1972	38	113	9	267		427	1,335,627,429.94	5,147,993,753.83
1973	39	123	9	281		452	1,551,796,756.76	5,593,900,398.31
1974	42	134	9	285		470	1,751,880,456.62	5,789,849,142.19
1975	41	152	8	298		499	1,961,236,950.86	6,365,134,850.62
1976	42	164	8	307		521	2,242,971,000.00	6,719,243,000.00
1977	49	176	8	316		549	2,734,359,000.00	7,728,988,000.00
1978	59	209	7	316		591	3,738,938,000.00	8,532,345,000.00
1979	75	225	7	325		632	5,124,265,000.00	9,240,878,000.00
1980	81	324	7	344		668	6,862,453,000.00	9,453,705,000.00
1981	85	335	7	356		691	10,338,118,000.00	10,229,503,000.00

*Totals taken from records of Federal Deposit Insurance Corporation

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1981

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1981

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Albany	Citizens Valley Bank	10,649	12,980	16,124	1,500	68,751	244	3,347	989
Albany	Greater Pacific Bank	3,532	1,320	—0—	2,357	11,383	—0—	1,909	—0—
Arlington	Bank of Eastern Oregon	3,806	2,460	3,895	1,500	14,488	—0—	641	157
Ashland	Heritage Bank	1,111	1,387	470	1,300	13,901	—0—	985	117
Astoria	Bank of Astoria	1,657	1,284	2,171	600	14,186	—0—	479	57
Aumsville	Santiam Valley Bank	405	550	24	200	2,255	—0—	471	—0—
Beaverton	Beaver State Bank	1,515	1,033	—0—	105	6,102	3	149	—0—
Beaverton	Beaverton Banking Company	1,064	900	43	455	5,798	—0—	51	40
Bend	Bank of the Cascades	1,827	3,000	—0—	—0—	9,842	—0—	847	175
Canby	Canby Union Bank	1,978	9,244	3,328	1,800	16,827	—0—	829	—0—
Cave Junction	Home Valley Bank	404	800	29	250	2,702	—0—	518	—0—
Central Point	Central Point State Bank	697	1,330	45	—0—	9,986	—0—	689	—0—
Coos Bay	Western Bank	15,767	48,036	33,198	9,675	216,071	9,183	13,184	1,903
Corvallis	Benton County Bank	1,081	1,880	595	600	7,334	—0—	733	—0—
Corvallis	Citizens Bank of Corvallis	6,122	6,831	8,048	5,500	27,192	—0—	2,000	—0—
Corvallis	Oregon State Bank	192	—0—	—0—	1,700	1,479	—0—	391	—0—
Cottage Grove	The Cottage Grove Bank	735	1,558	—0—	900	4,367	—0—	589	—0—
Creswell	Community Bank of Creswell	1,073	1,037	1,676	2,100	6,340	—0—	84	219
Dallas	Bank of Willamette Valley	1,458	1,886	1,118	100	7,762	—0—	428	—0—
Elgin	First State Bank of Elgin,	1,328	700	1,593	1,200	12,476	—0—	276	—0—
Eugene	Bank of the Northwest	2,102	806	1,572	200	23,521	1	1,795	211
Eugene	Citizens Bank of Oregon	12,957	4,457	18,724	850	99,182	—0—	4,899	—0—
Eugene	Pacific Continental Bank	1,084	1,007	721	500	6,296	—0—	309	27
Eugene	Valley State Bank	3,144	1,386	1,670	725	23,538	—0—	1,130	112
Florence	Oregon Pacific Banking Co.	1,084	3,244	50	500	6,158	—0—	1,001	75
Florence	Siuslaw Valley Bank	1,695	7,101	8,827	1,950	18,120	—0—	522	—0—
Forest Grove	Farmers and Merchants Bank	471	—0—	36	765	1,954	—0—	136	—0—
Grants Pass	Family Bank of Commerce	1,251	87	1,202	580	9,671	—0—	997	65
Grants Pass	Southern Oregon State Bank	5,031	10,334	16,213	7,730	37,289	23	2,998	869
Gresham	Mount Hood Security Bank	742	1,250	—0—	1,600	7,380	—0—	1,095	—0—
Harbor	Coast Community Bank	631	1,964	—0—	900	5,520	—0—	193	—0—
Hermiston	Columbia Community Bank	1,120	1,750	—0—	840	5,191	—0—	377	20
Hermiston	Inland Empire Bank	3,296	4,499	3,689	6,700	29,616	22	1,480	333
Hillsboro	Tualatin Valley Bank	1,406	—0—	—0—	940	7,797	—0—	833	—0—
Hood River	Hood River County Bank	923	1,196	—0—	1,900	5,664	—0—	371	—0—
Joseph	Bank of Wallowa County	1,262	898	1,497	530	8,128	—0—	194	—0—
Junction City	Tri-County Banking Co.	1,028	1,504	51	1,120	5,879	—0—	848	20
Klamath Falls	South Valley State Bank	733	1,357	—0—	—0—	4,916	—0—	455	134
Lake Oswego	Lewis & Clark State Bank	1,477	100	864	6,550	7,019	—0—	702	—0—
Lincoln City	Lincoln Bank	3,270	6,866	14,351	1,300	41,657	—0—	2,553	—0—
Madras	Juniper Banking Company	965	1,602	345	—0—	8,261	—0—	658	71
Medford	Jefferson State Bank	1,184	1,498	2,171	2,200	14,652	—0—	970	166
Medford	Medford State Bank	1,191	295	—0—	485	6,090	—0—	1,230	—0—
Merlin	Colonial Banking Company	639	2,158	718	2,500	9,488	—0—	1,039	102
Milton-Freewater	Bank of Commerce	1,080	5,807	4,842	2,650	15,517	52	517	134
Milwaukie	First State Bank of Oregon	47,991	37,274	50,976	—0—	340,356	1,100	12,891	780
Milwaukie	Metropolitan Bank	1,809	—0—	—0—	—0—	9,599	—0—	613	181
Milwaukie	The Bank of Milwaukie	140	1,048	—0—	1,180	2,322	—0—	707	—0—
Myrtle Point	Bank of Myrtle Point	380	1,313	1,565	475	9,486	—0—	376	26
Myrtle Point	Security Bank of Coos County	1,684	10,259	6,005	2,507	32,732	—0—	1,319	188
Newberg	Newberg State Bank	340	401	34	150	3,093	—0—	212	—0—
Newport	The Bank of Newport	5,684	4,453	6,722	6,250	52,045	—0—	1,831	316
Newport	Yaquina Bay Bank	339	2,205	36	1,085	7,452	—0—	511	—0—
North Bend	Citizens Bank of North Bend	428	900	45	—0—	2,949	—0—	279	—0—
Oregon City	Willamette Falls State Bank	1,314	400	—0—	100	4,876	—0—	296	208
Pendleton	The Pendleton Banking Co.	1,017	2,816	1,014	1,225	6,170	—0—	1,437	—0—
Phoenix	Bear Creek Valley Bank	773	1,380	—0—	3,110	8,670	—0—	730	—0—
Portland	American State Bank	4,927	1,930	1,254	1,500	4,635	—0—	651	—0—
Portland	Canadian Imperial Bank of Commerce	37,943	6,806	—0—	—0—	145,837	—0—	—0—	—0—
Portland	Columbia Pacific Bank & Trust Co.	8,336	2,424	1,117	3,500	30,607	—0—	1,594	—0—

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
3,382	117,946	8.83	27,235	70,922	7,032	4,193	—0—	3,200	3,500	1,864	—0—
768	21,269	10.86	5,074	11,515	1,857	478	—0—	880	1,120	345	—0—
21	26,968	6.00	5,721	18,327	493	362	—0—	150	1,500	415	—0—
608	19,879	11.36	3,650	13,738	187	553	—0—	660	600	491	—0—
944	21,378	3.54	3,974	15,174	261	497	—0—	628	697	147	—0—
127	4,032	18.69	812	2,320	22	63	—0—	400	400	15	—0—
159	9,066	56.58	1,918	4,521	406	72	—0—	866	866	417	—0—
335	8,686	132.68	2,210	4,718	—0—	138	—0—	720	720	180	—0—
597	16,288	9.05	5,405	7,790	1,308	232	—0—	500	500	553	—0—
611	34,617	−9.45	6,467	25,270	—0—	610	550	125	725	684	186
113	4,816	73.80	1,211	2,479	—0—	47	—0—	720	240	119	—0—
310	13,057	7.35	2,810	8,205	427	186	—0—	720	600	109	—0—
8,731	355,748	2.83	80,476	229,813	17,215	6,638	4,524	6,593	5,881	3,683	925
305	12,528	4.86	3,191	7,825	—0—	422	—0—	450	540	100	—0—
878	56,571	4.13	16,665	32,876	1,182	1,043	600	871	1,549	1,305	480
122	3,884	NEW	347	1,412	—0—	210	—0—	1,000	500	415	—0—
302	8,451	21.82	1,716	4,815	828	360	—0—	500	125	107	—0—
258	12,787	7.14	2,663	8,662	—0—	343	150	280	600	169	—0—
242	12,994	1.09	3,646	8,157	—0—	118	—0—	150	400	497	26
78	17,651	4.30	3,492	12,798	—0—	—0—	200	407	420	334	—0—
900	31,108	2.53	8,818	18,622	—0—	1,829	221	400	750	468	—0—
4,304	145,373	−8.44	29,776	101,351	2,973	3,181	2,000	1,719	5,617	1,244	—0—
424	10,368	10.07	2,295	6,118	1,000	195	—0—	298	398	64	—0—
978	32,683	7.11	7,131	22,303	—0—	1,017	—0—	750	925	557	—0—
286	12,398	39.86	2,053	6,063	2,476	62	—0—	659	1,008	77	—0—
680	38,895	3.40	5,089	30,614	—0—	272	1,000	662	858	240	170
69	3,431	NEW	551	1,418	—0—	32	—0—	608	608	214	—0—
399	14,252	2.63	3,088	8,837	—0—	677	—0—	600	900	145	5
2,195	82,682	8.33	16,568	50,947	—0—	7,819	1,000	900	4,200	936	312
196	12,263	16.74	2,877	6,902	63	729	—0—	897	609	186	—0—
325	9,533	22.42	1,924	5,368	1,119	120	—0—	413	343	246	—0—
181	9,479	37.51	2,041	4,607	1,306	318	—0—	500	500	207	—0—
1,235	50,870	10.14	10,965	31,886	2,920	1,341	—0—	414	1,920	1,420	—0—
139	7,115	15.82	2,272	3,916	—0—	58	—0—	400	400	69	—0—
121	10,175	1.93	3,320	6,115	—0—	154	—0—	210	140	236	—0—
101	12,610	−1.91	2,452	8,785	50	49	150	269	140	621	94
235	10,685	−4.03	1,736	6,092	1,078	246	—0—	700	833	—0—	—0—
301	7,896	−29.33	1,710	4,428	861	322	93	400	100	18	—0—
259	16,971	37.30	9,266	5,491	10	136	—0—	704	856	508	—0—
943	70,940	3.30	12,563	51,527	—0—	736	—0—	1,254	3,746	1,114	—0—
289	12,201	1.15	2,207	7,713	—0—	500	—0—	683	683	415	—0—
574	23,415	14.59	2,957	16,626	—0—	1,747	—0—	750	750	554	31
182	9,473	8.43	2,726	5,107	—0—	119	—0—	600	600	299	22
480	17,124	21.09	2,525	11,893	637	393	—0—	750	675	251	—0—
520	31,119	9.09	5,141	21,967	641	513	—0—	300	2,000	557	—0—
15,052	506,420	7.72	117,441	320,191	22,416	10,075	7,790	5,096	7,257	16,154	—0—
645	12,847	18.37	4,474	6,009	—0—	707	—0—	1,177	588	108	—0—
79	5,476	60.11	456	2,699	—0—	48	—0—	1,000	1,000	273	—0—
101	13,722	11.17	1,586	11,155	—0—	155	—0—	404	329	93	—0—
1,422	56,116	8.71	7,963	36,676	7,811	893	600	1,139	667	1,205	62
112	4,342	NEW	485	2,426	—0—	35	—0—	750	375	271	—0—
2,035	79,336	11.68	11,720	57,274	3,310	1,241	—0—	900	3,300	1,591	—0—
280	11,908	NEW	1,413	8,020	859	281	—0—	605	605	125	—0—
153	4,754	NEW	1,221	1,987	—0—	121	—0—	200	1,200	25	—0—
289	7,423	15.91	1,531	4,472	—0—	528	—0—	600	600	308	—0—
1,748	15,427	0.54	5,351	5,774	2,225	1,081	250	416	270	57	3
397	15,060	76.86	1,385	10,068	1,016	1,019	—0—	750	375	447	—0—
242	15,139	30.77	8,004	5,476	—0—	509	—0—	400	600	150	—0—
1,024,618	1,215,204	109.97	25,822	1,147,333	26,100	15,949	—0—	—0—	—0—	—0—	—0—
1,190	48,768	0.22	23,903	19,464	867	592	—0—	1,875	938	1,729	—0—

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1981

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Portland	Oregon Mutual Savings Bank	3,335	23,164	4,197	—0—	235,683	—0—	3,745	554
Portland	Stewardship Bank of Oregon	702	174	—0—	625	2,401	—0—	175	—0—
Portland	The Bank of Nova Scotia	14,770	—0—	—0—	—0—	79,581	—0—	—0—	—0—
Portland	The Bank of Tokyo, Ltd	31,723	8,236	—0—	2,000	150,329	—0—	135	—0—
Portland	The Hongkong and Shanghai Banking Corp	77	—0—	—0—	500	6,210	5	247	—0—
Portland	The Oregon Bank	90,187	41,166	112,775	67,778	524,244	1,176	20,695	5,115
Portland	The Royal Bank of Canada	28,321	—0—	—0—	—0—	1,823,692	—0—	—0—	—0—
Prineville	The Prineville Bank	649	3,070	344	1,250	3,100	—0—	478	—0—
Redmond	The Deschutes Bank	652	487	—0—	300	6,381	—0—	746	315
Reedsport	Pacific Security Bank	1,154	8,035	2,894	800	7,572	—0—	340	—0—
Rogue River	Valley of the Rogue Bank	2,001	1,152	6,267	3,000	14,654	—0—	1,040	33
Roseburg	South Umpqua State Bank	4,656	3,981	5,270	1,435	30,513	30	1,147	208
Roseburg	Timber Community Bank	9,211	3,128	50	3,560	13,334	—0—	1,015	—0—
Salem	Pioneer Trust Company	1,224	12,747	8,628	6,400	12,406	—0—	359	—0—
Salem	The Commercial Bank	14,182	21,503	15,091	1,500	79,077	64	3,887	291
Salem	United Savings Bank, Mutual	5,451	40,174	—0—	8,798	166,274	—0—	2,374	653
Salem	Western Security Bank	8,394	5,489	8,375	—0—	55,562	—0—	3,721	—0—
Sandy	Clackamas County Bank	1,727	200	3,855	6,550	18,319	—0—	902	311
Sandy	The Independent Bank of Sandy	1,094	800	97	1,400	6,429	—0—	518	56
Springfield	Centennial Bank	3,090	1,300	3,322	950	22,179	—0—	684	479
Springfield	Emerald Empire Banking Company	1,143	225	34	410	3,185	—0—	645	—0—
Springfield	Peoples Bank	2,127	5,497	1,209	—0—	24,124	—0—	1,653	50
The Dalles	Columbia River Banking Co	982	2,652	10	950	6,826	—0—	417	9
Woodburn	Bank of Oregon	11,499	6,987	17,406	9,250	82,769	—0—	4,783	1,262
Woodburn	Woodburn State Bank	787	—0—	100	4,900	7,527	—0—	152	—0—
	Total—All State Chartered Banks	457,710	423,118	408,592	219,295	4,906,746	11,903	129,147	17,031

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES									
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
8,702	279,380	-5.81	6,981	228,443	12,828	17,712	4,800	—0—	5,259	3,357	—0—
112	4,189	NEW	520	2,194	—0—	55	—0—	820	410	190	—0—
752,411	846,762	80.07	1,891	827,969	—0—	16,902	—0—	—0—	—0—	—0—	—0—
1,785,302	1,977,025	111.62	7,744	1,881,730	—0—	87,551	—0—	—0—	—0—	—0—	—0—
63	7,102	479.75	160	2,359	—0—	4,583	—0—	—0—	—0—	—0—	—0—
38,196	901,332	7.83	177,263	521,554	121,905	24,466	10,000	5,355	30,146	10,643	—0—
71,182	1,923,195	160.43	2,073	1,524,766	—0—	396,356	—0—	—0—	—0—	—0—	—0—
280	9,171	284.52	1,521	5,310	656	130	—0—	624	624	306	—0—
277	9,158	-21.93	1,854	6,426	—0—	224	—0—	560	560	466	—0—
231	21,026	2.53	2,574	16,344	—0—	471	—0—	407	863	334	33
623	28,770	-12.69	5,820	19,193	—0—	1,384	—0—	813	662	898	—0—
1,218	48,438	3.72	7,794	34,642	905	1,604	—0—	235	1,965	1,213	80
687	30,985	32.24	5,570	21,650	113	1,096	—0—	880	954	722	—0—
1,489	43,263	11.99	7,380	23,288	6,551	876	—0—	1,040	1,460	2,668	—0—
4,093	139,688	6.50	25,038	102,487	—0—	2,417	—0—	1,832	3,500	4,414	—0—
5,750	229,474	3.66	1,446	183,657	—0—	33,904	2,581	—0—	5,503	2,178	205
2,240	83,781	3.25	15,611	56,766	3,721	2,163	—0—	1,100	2,900	1,309	211
452	32,316	5.71	5,856	22,347	1,224	315	200	310	1,580	474	—0—
305	10,699	-2.07	2,186	6,946	—0—	669	—0—	500	425	-27	—0—
731	32,735	7.75	7,413	21,608	1,031	407	528	347	789	612	—0—
370	6,012	-2.24	1,317	3,280	—0—	290	—0—	750	375	—0—	—0—
1,031	35,691	12.71	7,992	16,950	6,301	2,643	—0—	463	871	471	—0—
188	12,034	17.63	2,474	8,500	67	412	—0—	400	310	-129	—0—
4,796	138,752	12.44	33,028	99,181	1,851	5,202	2,500	2,275	3,025	717	973
257	13,523	16.13	2,829	8,706	—0—	239	—0—	600	600	549	—0—
3,764,576	10,338,118	50.65	856,334	8,221,357	268,109	674,435	39,737	70,203	131,917	72,208	3,818

CONSOLIDATED REPORTS OF CONDITIONS OF ALL NATIONAL BANKS

Compiled as of

All amounts expressed

ASSETS

	NATIONAL BANKS	Cash & Due From Banks	U.S. Securities Direct & Guaranteed	Other Bonds & Securities	Federal Funds Sold	Loans Less Unearned Income & Loan Loss Reserves	Direct Lease Financing	Bank Premises Furniture & Fixtures	Other Real Estate
Forest Grove	Forest Grove National Bank	4,057	5,284	6,658	600	20,420	—0—	1,243	—0—
McMinnville	First National Bank of McMinnville	2,601	6,136	5,858	1,650	17,914	—0—	632	200
Newport	National Security Bank	3,228	6,713	5,254	4,850	25,654	—0—	685	—0—
Portland	First Interstate Bank of Oregon	374,453	265,962	502,709	195,988	2,677,762	4,678	100,039	18,497
Portland	The Bank of California, N.A.	33,710	—0—	—0—	—0—	88,006	—0—	—0—	—0—
Portland	United States National Bank of Oregon	514,662	51,620	773,827	282,621	2,918,986	43,183	90,217	8,676
Roseburg	Douglas National Bank	6,369	7,364	11,159	1,000	53,405	—0—	1,489	213
	Totals—National Banks	939,080	343,079	1,305,465	486,709	5,802,147	47,861	194,305	27,586

GROWTH ANALYSIS

Five Year Totals—All State Chartered Banks in Oregon	12-31-81	457,710	423,118	408,592	219,295	4,906,746	11,903	129,147	17,031
	12-31-80	408,052	516,224	419,228	101,046	3,705,396	10,362	118,674	9,972
	12-31-79	345,853	397,846	374,321	128,448	2,892,408	9,260	97,287	4,875
	12-31-78	283,158	309,015	351,035	112,365	2,249,210	4,497	75,342	5,225
	12-31-77	240,788	268,426	321,563	86,145	1,674,569	1,266	55,743	3,656
Increase Between	12-31-80 & 12-31-81	49,658	−93,106	−10,636	118,249	1,201,350	1,541	10,473	7,059
Percent of Change		12.16	−18.03	−2.53	117.02	32.42	14.87	8.82	70.78
Five Year Totals—National Banks in Oregon	12-31-81	939,080	343,079	1,305,465	486,709	5,802,147	47,861	194,305	27,586
	12-31-80	961,218	413,953	1,187,294	281,425	5,453,007	32,411	187,929	12,608
	12-31-79	1,120,985	322,381	1,122,946	289,652	5,281,843	38,608	174,259	10,060
	12-31-78	1,170,215	369,467	992,943	219,153	4,876,036	34,536	164,950	9,153
	12-31-77	845,023	471,561	903,825	402,089	4,089,368	29,239	149,540	9,980
Increase Between	12-31-80 & 12-31-81	22,138	−70,874	118,171	205,284	359,140	15,450	6,376	14,978
Percent of Change		2.30	−17.12	9.95	72.94	6.59	47.66	3.39	118.79
Five Year Totals—All Banks in Oregon	12-31-81	1,396,790	766,197	1,714,057	706,004	10,708,893	59,764	323,452	44,617
	12-31-80	1,369,270	930,177	1,606,522	382,471	9,148,403	42,773	306,603	22,580
	12-31-79	1,466,838	720,227	1,497,267	418,100	8,174,251	47,868	271,546	14,935
	12-31-78	1,453,373	678,482	1,343,978	331,518	7,125,246	39,033	240,292	14,378
	12-31-77	1,085,811	739,987	1,225,388	488,234	5,763,937	30,505	205,283	13,636
Increase Between	12-31-80 & 12-31-81	27,520	−163,980	107,535	323,533	1,560,490	16,991	16,849	22,037
Percent of Change		2.00	−17.62	6.69	84.59	17.05	39.72	5.49	97.59

IN OREGON AND FIVE-YEAR COMPARATIVE GROWTH ANALYSIS

December 31, 1981

in thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Demand Deposits	Time Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Capital Reserves
827	39,089	1.71	6,885	25,710	2,106	570	—0—	900	900	2,018	—0—
724	35,715	2.65	8,229	23,324	—0—	397	—0—	500	620	2,645	—0—
672	47,056	3.58	8,176	33,340	1,333	602	—0—	911	911	1,949	34
703,391	4,843,479	2.82	963,936	2,663,477	413,077	476,249	35,000	53,131	132,109	106,500	—0—
78,208	199,924	12.65	63,069	90,984	—0—	45,571	—0—	300	—0—	—0—	—0—
297,768	4,981,560	15.61	1,042,114	2,861,282	345,762	407,451	22,770	36,547	39,910	218,431	7,293
1,681	82,680	−4.83	14,600	59,709	2,892	1,316	—0—	1,296	546	2,281	40
1,083,271	10,229,503	8.20	2,107,009	5,757,626	765,170	932,156	57,770	93,585	174,996	333,824	7,367
3,764,576	10,338,118	50.65	856,334	8,221,357	268,109	674,435	39,737	70,203	131,917	7[illegible]98	3,818
1,573,080	6,862,044	33.93	1,025,094	5,142,793	114,911	268,434	36,727	67,884	108,710	94,370	3,121
873,289	5,123,587	37.06	1,021,322	3,425,934	139,304	250,767	35,544	63,993	97,343	85,960	3,420
348,300	3,738,147	36.70	934,700	2,325,672	90,156	151,128	35,009	52,103	76,602	69,959	2,778
82,264	2,734,420	21.91	799,407	1,648,623	35,120	72,200	26,159	37,457	62,022	50,555	2,877
2,191,486	3,476,074		−168,760	3,078,564	153,198	406,001	3,010	2,319	23,207	−22,162	697
139.31	50.65		−16.46	59.86	133.31	151.24	8.19	3.41	21.34	−23.48	22.33
1,083,271	10,229,503	8.20	2,107,009	5,757,626	765,170	932,156	57,770	93,585	174,996	333,824	7,367
933,860	9,453,795	2.30	2,333,491	5,160,421	611,221	717,033	59,500	93,585	174,996	296,091	7,367
880,144	9,240,878	8.30	2,553,755	4,810,266	589,991	621,915	165,000	93,520	149,489	249,615	7,327
695,892	8,532,345	10.39	2,496,218	4,304,029	560,855	581,581	140,750	92,610	149,184	199,442	7,676
828,363	7,728,988	15.02	2,410,871	3,536,481	924,602	347,122	100,750	92,832	125,108	183,548	7,674
149,411	775,798		−226,482	597,205	153,949	215,123	−1,730	—0—	—0—	37,733	—0—
15.99	8.20		−9.70	11.57	25.18	30.00	−2.90	0.00	0.00	12.74	0.00
4,847,847	20,567,621	26.05	2,963,343	13,978,983	1,033,279	1,606,591	97,507	163,788	306,913	406,032	11,185
2,506,950	16,315,749	13.58	3,358,585	10,303,214	726,132	985,467	96,227	161,469	283,706	390,461	10,488
1,753,433	14,364,465	17.06	3,575,077	8,236,200	729,295	872,682	200,544	157,513	246,832	335,575	10,747
1,044,192	12,270,492	17.27	3,430,918	6,629,701	651,011	732,709	175,759	144,713	225,786	269,441	10,454
910,627	10,463,408	16.75	3,210,278	5,185,104	959,722	419,322	126,909	130,289	187,130	234,103	10,551
2,340,897	4,251,872		−395,242	3,675,769	307,147	621,124	1,280	2,319	23,207	15,571	697
93.37	26.05		−11.76	35.67	42.29	63.02	1.33	1.43	8.17	3.98	6.64

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
As of December 31, 1981

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, FIOR	$ 25,384	-4.31	31.90	$ 12,520	-7.25	41.79
Baker	Baker Branch, USNB	38,666	11.73	48.59	10,334	1.95	34.49
Baker	Baker Branch, Western Bank	6,088	-8.16	7.65	4,947	-23.76	16.51
Halfway	Halfway Branch, USNB	9,424	9.63	11.84	2,158	39.40	7.20
	Totals for Baker County	$ 79,562	4.19		$ 29,959	-5.40	
BENTON COUNTY							
Corvallis	Benton County Bank	$ 11,016	3.76	6.35	$ 7,408	-4.70	10.74
Corvallis	Campus Office, Citizens Bank of Corvallis	2,196	-16.61	1.26	1	-99.95	0.00
Corvallis	Circle Boulevard Office, Citizens Bank of Corvallis	9,447	11.61	5.45	4,904	26.45	7.11
Corvallis	Citizens Bank of Corvallis	26,157	-7.83	15.09	21,865	16.81	31.70
Corvallis	Corvallis Branch, FIOR	46,022	-6.64	26.56	13,314	-7.68	19.30
Corvallis	Corvallis Branch, USNB	40,570	22.21	23.41	14,425	-8.98	20.91
Corvallis	Oregon State Bank	1,759	NEW	1.01	1,484	NEW	2.15
Corvallis	University Office, Citizens Bank of Corvallis	7,844	-17.11	4.52	37	-98.80	0.05
Monroe	Monroe Branch, FIOR	6,330	13.01	3.65	1,662	-5.67	2.40
Philomath	Philomath Branch, FIOR	18,019	10.72	10.40	2,666	-21.12	3.86
Philomath	Philomath Office, Citizens Bank of Corvallis	3,900	-8.08	2.25	1,197	-52.00	1.73
	Totals for Benton County	$ 173,257	3.02		$ 68,963	-6.49	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 4,880	4.29	0.65	$ 4,044	18.94	0.84
Canby	Canby Branch, Bank of Oregon	13,577	-4.53	1.82	3,485	-12.63	0.72
Canby	Canby Union Bank	29,945	-6.90	4.02	14,341	-13.42	2.99
Canby	South Center Branch, Canby Union Bank	1,792	-34.97	0.24	2,702	-3.08	0.56
Clackamas	Clackamas Branch, Columbia Pacific Bank & Trust Co.	1,312	-54.06	0.17	2,906	60.28	0.60
Clackamas	Clackamas Branch, FIOR	16,002	6.51	2.14	9,347	12.58	1.94
Clackamas	Clackamas Branch, USNB	7,565	36.47	1.01	2,196	64.61	0.45
Clackamas	Clackamas Town Center Branch, USNB	800	NEW	0.10	279	NEW	0.05
Clackamas	Damascus Office, First State Bank of Oregon	5,153	-1.84	0.69	1,700	-5.92	0.35
Estacada	Estacada Branch, USNB	3,634	41.29	0.48	1,647	26.30	0.34
Estacada	Estacada Office, First State Bank of Oregon	9,853	4.30	1.32	3,023	3.06	0.63
Gladstone	Gladstone Branch, FIOR	2,115	43.19	0.28	478	41.42	0.09
Gladstone	Gladstone Branch, USNB	18,131	-4.16	2.43	13,475	11.11	2.80
Lake Grove	Lake Grove Branch, FIOR	4,461	159.36	0.59	1,338	696.42	0.27
Lake Grove	Lake Grove Branch, USNB	11,407	21.22	1.53	2,972	9.83	0.61
Lake Oswego	Citizens Branch, The Oregon Bank	42,071	3.01	5.64	19,880	-17.53	4.14
Lake Oswego	Kruse Way Branch, FIOR	1,955	11.01	0.26	1	-99.84	0.00
Lake Oswego	Lake Grove Branch, The Oregon Bank	12,538	-13.47	1.68	4,212	-12.70	0.87
Lake Oswego	Lake Oswego Office, First State Bank of Oregon	9,488	-12.23	1.27	6,050	-23.51	1.26
Lake Oswego	Lewis & Clark State Bank	12,521	63.50	1.68	6,859	0.71	1.43
Lake Oswego	Mountain Park Plaza Branch, Oregon Mutual Savings Bank	3,612	31.77	0.48	521	12.77	0.10
Lake Oswego	The Village Branch, Lewis & Clark State Bank	469	NEW	0.06	0	NEW	0.00
Milwaukie	82nd & King Road Branch, FIOR	6,461	17.64	0.86	2,678	25.55	0.55
Milwaukie	First State Bank of Oregon	76,117	24.26	10.22	210,525	21.33	43.90
Milwaukie	Metropolitan Bank	10,483	-19.49	1.40	9,717	-10.35	2.02
Milwaukie	Milwaukie Branch, Oregon Mutual Savings Bank	10,725	-1.36	1.44	2,180	14.79	0.45
Milwaukie	Milwaukie Branch, The Oregon Bank	7,348	-5.35	0.98	2,008	-16.92	0.41
Milwaukie	Oak Grove Branch, The Oregon Bank	1,913	34.62	0.25	823	29.60	0.17
Milwaukie	Rose Villa Branch, The Oregon Bank	5,856	25.20	0.78	0	0.00	0.00
Milwaukie	Southgate Office, First State Bank of Oregon	14,427	-4.38	1.93	5,073	4.23	1.05
Milwaukie	The Bank of Milwaukie	3,155	166.69	0.42	2,371	23.81	0.49
Milwaukie	Westwood Branch, USNB	13,445	3.76	1.80	5,691	0.37	1.18
Milwaukie	Willamette View Manor Office, First State Bank of Oregon	4,790	27.22	0.64	0	0.00	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY—Continued							
Molalla	Molalla Branch, FIOR	21,288	4.75	2.85	3,867	−17.38	0.80
Molalla	Molalla Branch, The Commercial Bank	13,184	−2.22	1.77	6,694	−1.35	1.39
Molalla	Molalla Branch, USNB	4,274	0.51	0.57	1,586	11.69	0.33
Oak Grove	Oak Grove Branch, FIOR	19,690	10.51	2.64	5,789	1.61	1.20
Oak Grove	Oak Grove Branch, USNB	11,640	1.58	1.56	18,310	−5.21	3.81
Oak Grove	Oak Grove Office, First State Bank of Oregon	11,813	0.65	1.58	5,396	−3.00	1.12
Oregon City	Beavercreek Road Branch, FIOR	6,203	28.61	0.83	997	26.52	0.20
Oregon City	Hilltop Branch, USNB	10,171	−2.85	1.36	4,668	5.04	0.97
Oregon City	Hilltop Office, First State Bank of Oregon	3,594	−33.48	0.48	3,982	25.61	0.83
Oregon City	North Oregon City Branch, FIOR	6,690	7.16	0.89	2,125	1.67	0.44
Oregon City	Oregon City Branch (Main), FIOR	35,254	−15.20	4.73	9,285	33.15	1.93
Oregon City	Oregon City Branch, The Oregon Bank	35,450	−13.02	4.76	6,342	−5.07	1.32
Oregon City	Oregon City Branch, USNB	68,768	34.45	9.23	14,819	−6.69	3.08
Oregon City	Oregon City Office, First State Bank of Oregon	32,353	3.13	4.34	444	−16.22	0.09
Oregon City	Willamette Falls State Bank	6,003	21.88	0.80	4,896	12.37	1.02
Portland	Clackamas Town Center Branch, FIOR	1,664	NEW	0.22	195	NEW	0.04
Portland	King-Linwood Branch, USNB	9,627	29.06	1.29	5,451	127.03	1.13
Portland	82nd & Monterey Branch	105	NEW	0.01	0	New	0.00
Sandy	Clackamas County Bank	19,380	3.01	2.60	12,152	4.11	2.53
Sandy	The Independent Bank of Sandy	9,132	0.21	1.22	6,515	−8.70	1.35
Wemme	Hoodland Office, Clackamas County Bank	3,943	−13.28	0.52	2,251	−22.69	0.46
Wemme	Wemme Branch, USNB	2,365	−11.02	0.31	3,147	3.41	0.65
West Linn	West Linn Branch, Bank of Oregon	4,316	19.58	0.57	1,846	41.45	0.38
West Linn	West Linn Branch, FIOR	11,238	9.69	1.50	1,843	−12.15	0.38
West Linn	West Linn Branch, The Oregon Bank	1,931	NEW	0.25	382	NEW	0.07
West Linn	Willamette City Branch, Lewis & Clark State Bank	1,662	−33.49	0.22	262	−42.91	0.05
Wilsonville	Charbonneau Branch, FIOR	1,327	560.19	0.17	252	100.00	0.05
Wilsonville	Wilsonville Branch, FIOR	7,120	22.25	0.95	4,328	−11.03	0.90
Wilsonville	Wilsonville Branch, The Oregon Bank	4,983	−25.73	0.66	6,454	−20.86	1.34
Wilsonville	Wilsonville Branch, USNB	11,495	15.81	1.54	2,748	2.57	0.57
	Totals for Clackamas County	$ 744,664	6.49		$ 479,548	8.17	
CLATSOP COUNTY							
Astoria	Astoria Branch, FIOR	$ 34,053	−12.99	23.35	$ 9,719	−1.40	18.98
Astoria	Astoria Branch, USNB	42,399	3.46	29.08	14,844	−13.63	28.99
Astoria	Bank of Astoria	14,008	1.14	9.60	10,718	−3.61	20.93
Astoria	Marine Drive Branch, Bank of Astoria	0	NEW	0.00	0	NEW	0.00
Cannon Beach	Cannon Beach Branch, USNB	5,293	−3.41	3.63	1,458	14.35	2.84
Seaside	Seaside Branch, Bank of Astoria	5,140	−1.03	3.52	3,608	27.44	7.04
Seaside	Seaside Branch, FIOR	18,239	5.62	12.51	4,379	17.05	8.55
Seaside	Seaside Branch, USNB	14,044	3.46	9.63	3,123	−11.15	6.10
Warrenton	Warrenton Branch, USNB	12,607	10.03	8.64	3,346	−6.97	6.53
	Totals for Clatsop County	$ 145,783	−.78		$ 51,195	−3.62	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, USNB	$ 9,157	20.62	7.71	$ 2,059	−10.24	6.77
Clatskanie	Clatskanie Branch, Western Bank	13,408	−.89	11.29	3,566	−28.11	11.73
Rainier	Rainier Branch, The Oregon Bank	12,090	9.91	10.18	2,255	−19.55	7.42
Rainier	Rainier Branch, USNB	3,733	12.91	3.14	775	−.12	2.55
Scappoose	Scappoose Branch, Western Bank	8,450	5.81	7.11	2,022	−10.09	6.65
St. Helens	South St. Helens Branch, USNB	4,235	8.50	3.56	1,275	−8.79	4.19
St. Helens	St. Helens Branch, FIOR	16,124	−1.75	13.58	6,297	−3.16	20.72
St. Helens	St. Helens Branch, USNB	26,730	−9.08	22.52	6,305	2.35	20.74
St. Helens	St. Helens Branch, Western Bank	17,186	−4.96	14.47	3,697	−7.92	12.16
Vernonia	Vernonia Branch, USNB	7,578	5.11	6.38	2,139	11.11	7.03
	Totals for Columbia County	$ 118,691	0.22		$ 30,390	−8.14	
COOS COUNTY							
Bandon	Bandon Branch, Security Bank of Coos County	$ 8,472	28.01	3.25	$ 5,278	−12.63	2.97
Bandon	Bandon Branch, Western Bank	21,072	−2.32	8.08	6,398	−23.19	3.61
Charleston	Charleston Branch, Security Bank of Coos County	1,295	9.65	0.49	700	65.87	0.39
Coos Bay	Bay Area Branch, Security Bank of Coos County	3,556	−43.30	1.36	6,553	5.50	3.69
Coos Bay	Coos Bay Branch, FIOR	27,054	13.61	10.38	11,485	−10.78	6.48

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
COOS COUNTY—Continued							
Coos Bay	Coos Bay Branch, USNB	34,334	4.86	13.18	20,339	1.54	11.48
Coos Bay	Coos Bay Branch, Western Bank	25,040	−4.56	9.61	26,899	4.04	15.18
Coos Bay	Empire Branch, Western Bank	7,977	−3.77	3.06	6,456	−6.67	3.64
Coos Bay	South Second Street Branch, Western Bank	3,155	2.10	1.21	825	−70.76	0.46
Coos Bay	Western Bank	1,638	−68.64	0.62	28,189	15.68	15.91
Coquille	Coquille Branch, FIOR	18,505	7.76	7.10	2,477	−15.63	1.39
Coquille	Coquille Branch, Security Bank of Coos County	8,249	13.84	3.16	5,036	−5.58	2.84
Coquille	Coquille Valley Branch, USNB	12,016	2.25	4.61	1,819	−21.99	1.02
Lakeside	Lakeside Branch, USNB	3,333	31.27	1.27	306	−35.44	0.17
Myrtle Point	Bank of Myrtle Point	12,741	−12.61	4.89	9,641	−10.94	5.44
Myrtle Point	Security Bank of Coos County	22,167	−5.07	8.50	15,425	8.74	8.70
North Bend	Broadway-Newmark Branch, USNB	6,124	17.45	2.35	2,517	−8.60	1.42
North Bend	Citizens Bank of North Bend	3,208	NEW	1.23	3,135	NEW	1.76
North Bend	North Bend Branch, FIOR	19,641	6.04	7.54	9,183	2.29	5.18
North Bend	North Bend Branch, USNB	12,343	16.18	4.73	6,616	−4.68	3.73
North Bend	North Bend Branch, Western Bank	8,569	−1.81	3.28	7,850	−8.58	4.43
	Totals for Coos County	$ 260,489	2.24		$ 177,127	−.04	
CROOK COUNTY							
Prineville	Prineville Branch, FIOR	$ 34,110	−2.15	56.41	$ 15,926	−27.45	57.58
Prineville	Prineville Branch, USNB	16,697	8.12	27.61	5,836	−18.32	21.10
Prineville	Prineville Branch, Western Bank	5,193	−4.82	8.58	3,246	−9.10	11.73
Prineville	The Prineville Bank	4,466	434.21	7.38	2,649	3975.38	9.57
	Totals for Crook County	$ 60,466	6.84		$ 27,657	−15.50	
CURRY COUNTY							
Brookings	Brookings Branch, FIOR	$ 1,509	NEW	1.63	$ 19	NEW	0.05
Brookings	Brookings Branch, USNB	28,993	8.11	31.43	7,431	8.46	21.68
Brookings	Brookings Branch, Western Bank	11,487	−1.66	12.45	6,995	6.24	20.41
Gold Beach	Gold Beach Branch, FIOR	17,586	−2.89	19.07	3,024	32.51	8.82
Gold Beach	Gold Beach Branch, Western Bank	12,466	0.30	13.51	8,440	15.66	24.62
Harbor	Coast Community Bank	7,292	14.49	7.90	5,537	42.37	16.15
Harbor	Harbor Branch, Western Bank	5,250	2.27	5.69	2,107	−7.91	6.14
Port Orford	Port Orford Branch, FIOR	7,634	−4.86	8.27	718	−13.07	2.09
	Totals for Curry County	$ 92,217	4.12		$ 34,271	14.17	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 9,722	−2.46	3.55	$ 7,293	13.72	3.38
Bend	Bend Branch (Main), FIOR	39,802	−25.47	14.53	39,957	−3.78	18.54
Bend	Bend Branch, The Oregon Bank	15,388	2.16	5.61	4,651	−3.78	2.15
Bend	Bend Branch, United Savings Bank, Mutual	10,583	0.78	3.86	13,235	−4.38	6.14
Bend	Bend Branch, USNB	32,315	−11.81	11.80	46,881	−7.93	21.75
Bend	Bend Branch, Western Bank	16,041	7.77	5.85	21,752	15.61	10.09
Bend	Bend River Branch, FIOR	1,899	2.87	0.69	709	68.40	0.32
Bend	Deschutes Country Branch, USNB	10,110	−3.97	3.69	10,157	18.68	4.71
Bend	East Bend Branch, FIOR	16,685	1.41	6.09	8,036	13.08	3.72
Bend	Northgate Branch, USNB	1,024	NEW	0.37	623	NEW	0.28
Bend	Pilot Butte Branch, Western Bank	2,278	−28.76	0.83	273	−38.78	0.12
Bend	South Bend Branch, Western Bank	3,007	0.06	1.09	3,235	74.95	1.50
Bend	South Country Branch, Bank of the Cascades	1,524	3.53	0.55	1,246	24.84	0.57
Bend	Third & Arthur Branch, USNB	5,605	46.15	2.04	2,151	78.06	0.99
LaPine	High Lakes Branch, The Prineville Bank	2,365	NEW	0.86	493	NEW	0.22
LaPine	LaPine Branch, USNB	12,980	19.55	4.74	5,338	9.36	2.47
Redmond	Redmond Branch, FIOR	8,182	0.98	2.98	3,562	12.54	1.65
Redmond	Redmond Branch, United Savings Bank, Mutual	16,665	−2.50	6.08	2,744	−12.41	1.27
Redmond	Redmond Branch, USNB	37,013	−5.97	13.51	23,332	−7.65	10.82
Redmond	Redmond Branch, Western Bank	12,799	6.51	4.67	8,702	−9.66	4.03
Redmond	The Deschutes Bank	8,280	−18.56	3.02	6,502	−16.75	3.01
Sisters	Sisters Branch, USNB	4,134	31.61	1.50	1,911	169.15	0.88
Sisters	Sisters Branch, Western Bank	3,462	−14.20	1.26	1,378	−10.92	0.63
Sunriver	Sunriver Branch, Bank of the Cascades	1,949	1.82	0.71	1,344	28.36	0.62
	Totals for Deschutes County	$ 273,812	−4.76		$ 215,505	0.64	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 14,433	2.63	3.93	$ 5,017	3.40	2.59
Drain	Drain Bank, Douglas National Bank	3,763	2.87	1.02	1,656	−20.34	0.85
Drain	Drain Branch, USNB	18,361	−4.13	5.00	3,834	−6.14	1.98
Glendale	Glendale Branch, South Umpqua State Bank	4,927	8.09	1.34	1,798	3.51	0.92
Glide	Glide Branch, Douglas National Bank	4,633	−3.39	1.26	626	−49.59	0.32
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	7,469	−.43	2.03	4,625	0.45	2.39
Myrtle Creek	Myrtle Creek Branch, USNB	13,703	2.19	3.73	2,214	18.58	1.14
Oakland	Oakland Branch, FIOR	7,402	−5.45	2.01	3,132	43.80	1.61
Reedsport	Pacific Security Bank	18,918	2.04	5.16	7,733	−16.16	3.99
Reedsport	Reedsport Branch, The Oregon Bank	20,895	−1.32	5.69	8,708	15.33	4.50
Riddle	Riddle Branch, FIOR	7,301	−28.90	1.99	3,513	−20.52	1.81
Roseburg	Douglas National Bank	37,988	−4.21	10.36	42,271	3.85	21.86
Roseburg	Garden Valley Branch, USNB	8,200	24.22	2.23	1,289	25.02	0.66
Roseburg	Riverside Branch, Douglas National Bank	7,593	−.84	2.07	3,915	39.67	2.02
Roseburg	Roseburg Branch, FIOR	56,415	−9.79	15.38	32,135	4.09	16.61
Roseburg	Roseburg Branch, USNB	57,576	7.00	15.70	24,835	−9.10	12.84
Roseburg	South Umpqua State Bank	15,607	5.08	4.25	19,673	−8.33	10.17
Roseburg	Timber Community Bank	27,220	32.45	7.42	13,464	−12.54	6.96
Sutherlin	Sutherlin Branch, Douglas National Bank	6,638	2.67	1.81	4,131	65.90	2.13
Sutherlin	Sutherlin Branch, FIOR	13,863	5.59	3.78	6,967	−16.44	3.60
Winston	Winston Branch, Douglas National Bank	10,954	−1.21	2.98	1,818	−12.30	0.94
Yoncalla	Yoncalla Branch, Douglas National Bank	2,740	16.00	0.74	2	100.00	0.00
	Totals for Douglas County	$ 366,599	0.80		$ 193,356	−1.51	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 5,919	−11.57	34.08	$ 5,093	2.51	73.84
Condon	Condon Branch, FIOR	11,446	23.34	65.91	1,804	−.82	26.15
	Totals for Gilliam County	$ 17,365	8.70		$ 6,897	1.62	
GRANT COUNTY							
John Day	Grant County Branch, USNB	$ 17,508	2.03	40.60	$ 3,783	10.71	43.96
John Day	John Day Branch, FIOR	18,830	−8.24	43.67	3,920	−27.78	45.56
Prairie City	Prairie City Branch, FIOR	6,775	3.83	15.71	901	−13.77	10.47
	Totals for Grant County	$ 43,113	−2.47		$ 8,604	−13.00	
HARNEY COUNTY							
Burns	Burns Branch, FIOR	$ 10,920	−5.47	23.25	$ 7,805	4.08	52.13
Burns	Harney County Branch, USNB	36,042	0.02	76.74	7,165	1.41	47.86
	Totals for Harney County	$ 46,962	−1.31		$ 14,970	2.78	
HOOD RIVER COUNTY							
Cascade Locks	Cascade Locks Branch, The Oregon Bank	$ 2,659	−51.73	3.68	$ 289	124.03	0.89
Hood River	Hood River Branch, FIOR	32,441	4.06	45.00	11,677	18.93	35.97
Hood River	Hood River Branch, USNB	20,103	14.18	27.88	7,877	−8.39	24.26
Hood River	Hood River County Bank	9,435	1.13	13.08	5,727	−15.25	17.64
Hood River	Hood River Heights Branch, USNB	7,447	−7.27	10.33	6,890	−7.86	21.22
	Totals for Hood River County	$ 72,085	0.60		$ 32,460	−.98	
JACKSON COUNTY							
Ashland	Ashland Branch, FIOR	$ 27,955	−3.03	5.45	$ 8,026	−2.46	3.18
Ashland	Ashland Branch, USNB	13,343	−1.91	2.60	3,803	−6.85	1.50
Ashland	Ashland Branch, Western Bank	3,158	−9.22	0.61	2,675	−15.21	1.06
Ashland	Heritage Bank	17,388	11.88	3.39	13,977	12.67	5.54
Ashland	South Ashland Branch, Western Bank	1,504	10.10	0.29	148	7300.00	0.05
Central Point	Central Point Branch, FIOR	18,509	−.37	3.61	9,232	14.66	3.66
Central Point	Central Point Branch, USNB	11,176	12.17	2.18	4,946	3.99	1.96
Central Point	Central Point State Bank	9,204	8.09	1.79	7,639	8.13	3.03
Eagle Point	Eagle Point Branch, Western Bank	5,018	14.69	0.97	2,673	17.85	1.06
Gold Hill	Gold Hill Branch, Western Bank	1,910	6.28	0.37	0	−100.00	0.00
Jacksonville	Jacksonville Branch, Central Point State Bank	1,811	−14.65	0.35	2,396	15.41	0.95
Jacksonville	Jacksonville Branch, USNB	10,347	12.58	2.02	763	−6.83	0.30

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
JACKSON COUNTY—Continued							
Medford	Crater Branch, Western Bank	12,728	-20.98	2.48	13,744	-2.84	5.45
Medford	Downtown Branch, The Oregon Bank	25,994	-3.51	5.07	6,203	-32.11	2.46
Medford	Downtown Medford Branch, Western Bank	12,246	-20.43	2.39	12,925	10.62	5.12
Medford	East Medford Branch, The Oregon Bank	14,414	2.64	2.81	2,108	-17.78	0.83
Medford	Jefferson State Bank	17,455	-.81	3.40	14,664	13.89	5.81
Medford	Medford Main Branch, FIOR	71,481	14.01	13.95	49,234	19.15	19.53
Medford	Medford Main Branch, USNB	110,736	28.46	21.62	32,084	10.95	12.72
Medford	Medford State Bank	7,833	10.66	1.52	6,137	3.21	2.43
Medford	North Medford Branch, USNB	13,550	5.01	2.64	6,171	-3.03	2.44
Medford	Rogue Valley Branch, The Oregon Bank	14,164	0.07	2.76	7,569	-22.67	3.00
Medford	So. Riverside Branch, FIOR	8,172	14.30	1.59	3,899	-1.83	1.54
Medford	South Medford Branch, USNB	9,348	14.89	1.82	7,995	23.28	3.17
Medford	South Medford Branch, Western Bank	2,142	-18.64	0.41	1,907	0.31	0.75
Medford	Stewart Avenue Branch, Jefferson State Bank	2,128	342.41	0.41	92	4500.00	0.03
Medford	West Medford Branch, FIOR	8,817	6.06	1.72	2,314	-.12	0.91
Phoenix	Bear Creek Valley Bank	11,453	80.10	2.23	8,721	63.86	3.46
Phoenix	Phoenix Branch, FIOR	9,954	-.24	1.94	1,831	8.53	0.72
Rogue River	Rogue River Branch, Colonial Banking Company	2,433	19.73	0.47	2,233	122.41	0.88
Rogue River	Valley of the Rogue Bank	16,168	-2.00	3.15	8,089	-28.40	3.20
Shady Cove	Shady Cove Branch, Western Bank	4,124	14.52	0.80	1,341	10.46	0.53
Talent	Talent Branch, Valley of the Rogue Bank	1,324	34.00	0.25	1,323	198.64	0.52
White City	White City Branch, FIOR	12,537	-1.20	2.44	3,268	1.77	1.29
White City	White City Branch, Western Bank	1,619	0.12	0.31	1,915	-7.30	0.75
	Totals for Jackson County	$ 512,143	8.74		$ 252,045	6.54	
JEFFERSON COUNTY							
Madras	Juniper Banking Company	$ 9,920	0.39	18.61	$ 8,387	12.14	38.45
Madras	Madras Branch, FIOR	12,783	8.64	23.98	4,927	31.21	22.59
Madras	Madras Branch, USNB	30,597	7.19	57.40	8,495	-4.87	38.95
	Totals for Jefferson County	$ 53,300	6.19		$ 21,809	8.15	
JOSEPHINE COUNTY							
Cave Junction	Home Valley Bank	$ 3,690	120.03	1.75	$ 2,800	166.92	2.77
Cave Junction	Illinois Valley Branch, Western Bank	8,799	-13.17	4.17	3,964	-11.79	3.93
Grants Pass	Family Bank of Commerce	11,925	-2.84	5.66	9,701	-12.83	9.62
Grants Pass	Fruitdale Branch, Valley of The Rogue Bank	7,521	-41.99	3.56	5,468	2.07	5.42
Grants Pass	Grants Pass Branch, FIOR	44,527	2.45	21.13	11,860	3.56	11.76
Grants Pass	Grants Pass Branch, USNB	46,739	-3.47	22.18	19,879	18.49	19.72
Grants Pass	Motor-In Office, Southern Oregon State Bank	3,740	-10.65	1.77	877	-21.34	0.87
Grants Pass	Redwood Office, Southern Oregon State Bank	2,367	21.94	1.12	172	-13.13	0.17
Grants Pass	South Grants Pass Branch, Colonial Banking Company	1,538	NEW	0.73	1,033	NEW	1.02
Grants Pass	South Grants Pass Branch, FIOR	6,220	23.87	2.95	1,573	8.10	1.56
Grants Pass	South Grants Pass Branch, USNB	1,763	NEW	0.83	353	NEW	0.35
Grants Pass	Southern Oregon State Bank	61,408	-2.21	29.14	36,821	-3.17	36.53
Merlin	Colonial Banking Company	10,447	1.24	4.95	6,293	-11.32	6.24
	Totals for Josephine County	$ 210,684	-1.17		$ 100,794	2.69	
KLAMATH COUNTY							
Chiloquin	Chiloquin Branch, USNB	$ 5,871	-34.79	2.88	$ 675	-44.07	0.63
Klamath Falls	Klamath Falls Branch, FIOR	43,027	-7.37	21.12	33,128	2.86	31.02
Klamath Falls	Klamath Falls Branch, USNB	42,189	-5.59	20.70	24,380	1.54	22.83
Klamath Falls	Klamath Falls Branch, Western Bank	25,022	12.47	12.28	15,726	-5.60	14.72
Klamath Falls	North Klamath Falls Branch, FIOR	2,532	28.33	1.24	233	10.95	0.21
Klamath Falls	Shasta Plaza Branch, Western Bank	7,253	-20.83	3.56	1,494	-19.67	1.39
Klamath Falls	Shasta Way Branch, USNB	10,581	33.29	5.19	1,515	13.99	1.41
Klamath Falls	So. Sixth Street Branch, FIOR	23,453	1.16	11.51	6,912	-3.70	6.47
Klamath Falls	South Valley State Bank	6,138	11.23	3.01	4,965	13.35	4.64
Klamath Falls	Town & Country Branch, USNB	17,875	1.57	8.77	6,836	2.93	6.40
Merrill	Merrill Branch, FIOR	19,785	5.81	9.71	10,914	15.50	10.22
	Totals for Klamath County	$ 203,726	-1.32		$ 106,778	1.57	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LAKE COUNTY							
Lakeview	Lakeview Branch, FIOR	$ 29,741	2.73	63.90	$ 12,319	5.74	71.92
Lakeview	Lakeview Branch, USNB	16,799	0.01	36.09	4,809	17.32	28.07
	Totals for Lake County	$ 46,540	1.74		$ 17,128	8.75	
LANE COUNTY							
Coburg	Coburg Office, Peoples Bank	$ 2,605	−2.28	0.28	$ 879	−32.84	0.14
Cottage Grove	Cottage Grove Branch, FIOR	22,654	1.93	2.47	11,048	−13.39	1.78
Cottage Grove	Cottage Grove Branch, USNB	12,162	−2.85	1.32	6,552	−21.13	1.06
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	3,842	−1.66	0.41	8,980	233.45	1.45
Cottage Grove	The Cottage Grove Bank	6,531	15.02	0.71	4,408	−7.27	0.71
Creswell	Community Bank of Creswell	11,325	5.07	1.23	6,589	0.70	1.06
Eugene	10th & Lincoln Branch, The Oregon Bank	16,512	21.41	1.80	26,909	10.64	4.35
Eugene	11th & Garfield Branch, The Oregon Bank	2,295	−20.03	0.25	2,152	−1.37	0.34
Eugene	17th & Oak Branch, USNB	12,699	6.38	1.38	9,655	−3.50	1.56
Eugene	18th & Chambers Branch, Citizens Bank of Oregon	7,026	−10.93	0.76	595	−78.03	0.09
Eugene	18th & Oak Branch, FIOR	15,052	4.78	1.64	6,030	−8.05	0.97
Eugene	29th & Portland Branch, FIOR	4,451	6.71	0.48	1,352	−6.50	0.21
Eugene	29th & Willamette Branch, The Oregon Bank	3,048	−4.15	0.33	2,536	7.68	0.41
Eugene	29th & Willamette Branch, USNB	12,086	−.73	1.31	3,001	−16.29	0.48
Eugene	30th & Hilyard Branch, Citizens Bank of Oregon	4,408	−18.71	0.48	440	−85.71	0.07
Eugene	7th & Chambers Branch, USNB	8,298	−1.54	0.90	5,012	−15.29	0.81
Eugene	Bank of the Northwest	25,955	−1.83	2.83	21,934	5.31	3.55
Eugene	Beltline & Barger Branch, FIOR	2,537	742.85	0.27	312	1542.10	0.05
Eugene	Bethel-Danebo Branch, USNB	4,778	0.65	0.52	1,753	−15.84	0.28
Eugene	Broadway & Oak Branch, The Oregon Bank	26,403	2.04	2.88	2,021	−6.95	0.32
Eugene	Cal Young Branch, FIOR	9,972	21.77	1.08	2,151	−5.57	0.34
Eugene	Campus Branch, The Oregon Bank	1,800	−21.90	0.19	645	−30.34	0.10
Eugene	Centre West Branch, Bank of the Northwest	1,485	136.46	0.16	1,720	294.49	0.27
Eugene	Citizens Bank of Oregon	44,086	−10.56	4.80	80,801	33.88	13.08
Eugene	Coburg Road Branch, Citizens Bank of Oregon	7,035	−4.64	0.76	415	−70.05	0.06
Eugene	Coburg Road Branch, FIOR	15,089	19.27	1.64	5,215	−8.94	0.84
Eugene	Emerald Branch, Citizens Bank of Oregon	13,074	−12.14	1.42	1,405	−70.69	0.22
Eugene	Eugene Branch, Oregon Mutual Savings Bank	13,712	−19.36	1.49	2,295	−8.89	0.37
Eugene	Eugene Downtown Office, Peoples Bank	8,547	−28.27	0.93	4,843	−1.60	0.78
Eugene	Eugene Main Branch, FIOR	125,697	7.12	13.71	99,851	−8.34	16.17
Eugene	Eugene Main Branch, USNB	68,152	26.15	7.43	98,155	6.68	15.89
Eugene	Oakway-Coburg Branch, USNB	19,200	25.44	2.09	8,357	16.66	1.35
Eugene	Oregon Campus Branch, USNB	9,996	9.43	1.09	3,538	6.88	0.57
Eugene	Pacific Continental Bank	8,413	4.95	0.91	6,411	11.18	1.03
Eugene	River Road Branch, Citizens Bank of Oregon	6,558	−9.08	0.71	870	−70.17	0.14
Eugene	River Road Branch, FIOR	14,812	16.51	1.61	1,990	−17.29	0.32
Eugene	River Road Branch, USNB	12,707	3.02	1.38	3,177	−2.03	0.51
Eugene	Santra Clara Branch, USNB	5,789	14.86	0.63	3,251	−22.99	0.52
Eugene	University Branch, FIOR	9,132	12.25	0.99	7,184	5.83	1.16
Eugene	Valley River Branch, Valley State Bank	5,372	42.00	0.58	5,145	83.61	0.83
Eugene	Valley River Center, FIOR	8,198	5.54	0.89	3,347	−22.84	0.54
Eugene	Valley State Bank	24,062	3.03	2.62	18,543	10.48	3.00
Eugene	West Eugene Branch, FIOR	33,854	7.80	3.69	9,171	−34.07	1.48
Florence	Florence Branch, Western Bank	16,955	4.40	1.19	4,371	−11.03	0.70
Florence	Oregon Pacific Banking Co.	8,116	22.11	0.88	6,197	19.44	1.00
Florence	Siuslaw Valley Bank	21,834	13.89	2.38	8,224	−48.94	1.33
Junction City	Junction City Branch, FIOR	6,520	0.96	0.71	6,499	−5.85	1.05
Junction City	Junction City Branch, USNB	14,345	0.31	1.56	4,530	−27.72	0.73
Junction City	Tri-County Banking Co.	6,292	−13.53	0.68	5,456	−17.75	0.88
Mapleton	Mapleton Office, Siuslaw Valley Bank	4,934	3.50	0.53	737	−45.08	0.11
Oakridge	Oakridge Branch, FIOR	11,901	2.24	1.29	4,519	17.34	0.73
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	5,103	−23.37	0.55	1,244	−60.65	0.20
Springfield	Centennial Bank	23,232	4.50	2.53	19,999	5.32	3.23
Springfield	Emerald Empire Banking Company	4,597	−5.04	0.50	3,271	−6.78	0.52
Springfield	Mohawk-Centennial Branch, FIOR	14,074	2.81	1.53	3,721	−7.55	0.60
Springfield	Mohawk-Northgate Branch, USNB	14,469	33.97	1.57	8,518	1.30	1.37
Springfield	Peoples Bank	13,790	12.27	1.50	18,496	19.48	2.99
Springfield	Springfield Branch, Citizens Bank of Oregon	15,291	−14.33	1.66	4,868	−51.73	0.78
Springfield	Springfield Branch, USNB	23,215	−8.77	2.53	14,018	5.41	2.27
Springfield	Springfield Main Branch, FIOR	24,889	−11.25	2.71	7,500	−23.45	1.21
Veneta	Applegate Branch, Tri-County Banking Co.	1,536	−20.24	0.16	464	−8.11	0.07
Veneta	West Lane Branch, Citizens Bank of Oregon	14,419	2.66	1.57	1,632	−64.96	0.26
Walterville	McKenzie River Branch, Centennial Bank	5,789	9.22	0.63	2,541	−6.64	0.41
	Totals for Lane County	$ 916,710	3.83		$ 617,443	−1.58	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Lincoln Bank	$ 3,804	2.69	1.89	$ 365	−8.06	0.29
Lincoln City	Lincoln Bank	16,863	3.62	8.38	15,937	12.45	12.74
Lincoln City	Lincoln City Branch, FIOR	22,276	−2.89	11.07	4,894	−4.47	3.91
Lincoln City	Oceanlake Branch, Lincoln Bank	12,984	4.54	6.45	5,103	−1.27	4.07
Newport	National Security Bank	22,603	−4.36	11.23	15,584	11.50	12.45
Newport	Newport North Branch, The Bank of Newport	2,428	103.01	1.20	551	−25.94	0.44
Newport	The Bank of Newport	54,103	5.32	26.90	46,388	−2.15	37.08
Newport	Yaquina Bay Bank	9,433	NEW	4.69	7,462	NEW	5.96
Siletz	Siletz Branch, National Security Bank	1,983	14.88	0.98	1,218	−2.87	0.97
South Beach	South Beach Branch, Lincoln Bank	2,304	170.42	1.14	1,549	9.70	1.23
Toledo	Toledo Branch, National Security Bank	16,730	6.88	8.31	9,572	−2.71	7.65
Toledo	Toledo Branch, USNB	9,716	0.83	4.83	6,340	0.61	5.06
Waldport	South Lincoln Branch, The Bank of Newport	12,463	6.84	6.19	5,699	−9.13	4.55
Waldport	Waldport Branch, FIOR	10,143	0.09	5.04	3,685	5.43	2.94
Yachats	Yachats Branch, Lincoln Bank	3,274	5.34	1.62	732	25.12	0.58
	Totals for Lincoln County	$ 201,107	9.11		$ 125,079	7.68	
LINN COUNTY							
Albany	Albany Community Branch, USNB	$ 34,990	18.28	11.11	$ 12,666	0.19	8.13
Albany	Albany Main Branch, FIOR	29,353	−44.85	9.32	19,604	−.61	12.59
Albany	Citizens Valley Bank	33,003	4.68	10.47	47,196	17.00	30.32
Albany	East Albany Branch, Citizens Valley Bank	5,422	2.26	1.72	2,591	−4.49	1.66
Albany	Greater Pacific Bank	16,589	4.13	5.26	11,459	1.86	7.36
Albany	Santiam-Albany Branch, USNB	9,426	19.74	2.99	1,804	−22.74	1.15
Albany	South Albany Branch, Citizens Valley Bank	5,454	−1.15	1.73	2,591	8.63	1.66
Albany	Waverly Branch, FIOR	10,946	11.76	3.47	4,266	0.99	2.74
Brownsville	Brownsville Branch, Citizens Valley Bank	4,927	−.44	1.56	643	−17.66	0.41
Halsey	Halsey Branch, Citizens Valley Bank	4,390	−22.95	1.39	4,333	9.17	2.78
Harrisburg	Harrisburg Branch, Bank of Oregon	4,483	62.54	1.42	2,160	11.11	1.38
Harrisburg	Harrisburg Branch, Citizens Bank of Oregon	19,230	−10.16	6.10	10,682	−27.66	6.86
Lebanon	Lebanon Branch, Citizens Valley Bank	20,521	10.22	6.51	4,073	−11.97	2.61
Lebanon	Lebanon Branch, FIOR	40,173	8.68	12.75	8,710	−14.72	5.59
Lebanon	Lebanon Branch, The Oregon Bank	6,716	1.85	2.13	1,366	5.89	0.87
Lebanon	Lebanon-Southgate Branch, USNB	12,305	4.96	3.90	4,065	−.02	2.61
Lyons	Santiam Valley Office, Western Security Bank	3,531	16.92	1.12	954	13.97	0.61
Scio	Scio Branch, FIOR	9,130	3.95	2.89	5,897	−12.90	3.78
Shedd	Shedd Branch, Citizens Valley Bank	3,569	11.88	1.13	2,204	−13.53	1.41
Sweet Home	Sweet Home Branch, Citizens Valley Bank	10,832	5.87	3.43	3,103	−13.61	1.99
Sweet Home	Sweet Home Branch, FIOR	24,649	3.74	7.82	3,759	−16.72	2.41
Sweet Home	Sweet Home Branch, USNB	5,276	20.56	1.67	1,532	96.15	0.98
	Totals for Linn County	$ 314,915	−1.83		$ 155,658	−.41	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR	$ 21,607	3.87	15.53	$ 12,998	15.93	19.08
Nyssa	Nyssa Branch, USNB	12,408	−1.90	8.92	$ 10,786	−25.65	15.83
Ontario	Ontario Branch, FIOR	30,526	5.20	21.94	10,142	−4.06	14.89
Ontario	Ontario Branch, USNB	32,163	10.17	23.12	9,650	−28.51	14.16
Ontario	Treasure Valley Branch, Western Bank	9,537	5.41	6.85	10,313	−29.45	15.14
Ontario	West Park Plaza Branch, USNB	6,349	10.91	4.56	4,315	23.78	6.33
Vale	Vale Branch, USNB	24,212	1.86	17.40	9,115	16.39	13.38
Vale	Vale Branch, Western Bank	2,287	15.73	1.64	783	1034.78	1.14
	Totals for Malheur County	$ 139,089	5.23		$ 68,102	−10.15	
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 3,132	43.40	0.29	$ 2,270	20.04	0.36
Aurora	Aurora Colony Branch, Bank of Oregon	2,997	−8.76	0.28	87	−83.36	0.01
Brooks	Brooks Branch, Bank of Oregon	5,672	23.73	0.54	840	−31.76	0.13
Hubbard	Hubbard Branch, Bank of Oregon	7,960	6.68	0.75	1,900	16.85	0.30
Jefferson	Jefferson Branch, Citizens Valley Bank	4,385	14.13	0.41	2,588	9.38	0.41
Mill City	Mill City Branch, USNP	18,493	−7.28	1.76	12,277	42.22	1.97
Mt. Angel	Mt. Angel Branch, Bank of Oregon	2,048	−11.95	0.19	630	−21.34	0.10
Mt. Angel	Mt. Angel Branch, FIOR	9,393	21.57	0.89	4,823	3.40	0.77
Mt. Angel	Mt. Angel Branch, USNB	21,259	0.91	2.02	2,341	16.12	0.37
Salem	25th & Mission Street Branch, The Oregon Bank	779	NEW	0.07	307	NEW	0.04
Salem	Battle Creek Office, Western Security Bank	1,559	46.52	0.14	132	43.47	0.02
Salem	Broadway Branch, Western Security Bank	9,670	1.14	0.92	8,193	−9.93	1.31

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MARION COUNTY—Continued							
Salem	Candalaria Branch, FIOR	11,141	2.57	1.06	3,796	−5.92	0.61
Salem	Candalaria Branch, Western Security Bank	22,168	−2.66	2.11	8,148	−6.97	1.31
Salem	Capitol Center Branch, FIOR	8,709	−2.46	0.82	2,558	−.35	0.41
Salem	Center & Church Branch, The Oregon Bank	10,210	5.29	0.97	3,047	−17.17	0.49
Salem	Center & Lancaster Branch, USNB	24,557	13.70	2.33	4,073	−11.32	0.65
Salem	East Motor Branch, The Commercial Bank	8,415	15.60	0.80	1,753	−16.40	0.28
Salem	East Salem Branch, FIOR	14,756	9.50	1.40	2,883	2.67	0.46
Salem	Keizer Branch, FIOR	15,221	1.86	1.45	2,649	−19.53	0.42
Salem	Keizer Branch, The Commercial Bank	5,335	26.09	0.50	1,231	27.69	0.19
Salem	Keizer Branch, United Savings Bank, Mutual	13,131	9.49	1.25	1,530	−11.66	0.24
Salem	Keizer Branch, USNB	15,449	10.31	1.47	3,500	21.06	0.56
Salem	Ladd & Bush Branch, USNB	100,144	−5.01	9.54	68,327	−2.23	11.00
Salem	Lancaster & Market Office, First State Bank of Oregon	5,287	−14.01	0.50	5,951	13.69	0.95
Salem	Lancaster Mall Branch, United Savings Bank, Mutual	13,680	13.56	1.30	0	−100.00	0.00
Salem	Lancaster Office, Western Security Bank	8,177	5.79	0.77	8,311	23.65	1.33
Salem	Lancaster-Silverton Branch, FIOR	10,179	13.30	0.96	1,807	−21.40	0.29
Salem	Liberty & Skyline Office, Bank of Oregon	1,202	7.51	0.11	112	−94.17	0.01
Salem	Liberty & Skyline Road Branch, FIOR	1,944	176.92	0.18	248	153.06	0.03
Salem	Medical Center Branch, Pioneer Trust Company	2,181	−10.32	0.20	1,697	8.15	0.27
Salem	North Salem Branch, Bank of Oregon	5,059	15.68	0.48	3,433	13.48	0.55
Salem	North Salem Branch, USNB	24,751	9.03	2.35	9,987	1.16	1.60
Salem	Pioneer Trust Company	28,487	6.81	2.71	10,819	2.70	1.74
Salem	Salem Branch, Oregon Mutual Savings Bank	15,853	4.62	1.51	1,620	−9.44	0.26
Salem	Salem Main Branch, FIOR	54,870	−3.57	5.22	43,654	6.61	7.03
Salem	Salem Main Branch, The Oregon Bank	39,684	48.82	3.78	20,206	17.03	3.25
Salem	Salem Main Office, First State Bank of Oregon	25,285	57.36	2.40	6,771	26.56	1.09
Salem	Silverlan Plaza Branch, The Commercial Bank	2,519	303.04	0.24	253	602.77	0.04
Salem	Silverton-Lancaster Branch, USNB	5,738	24.95	0.54	1,726	−15.35	0.27
Salem	South Salem Branch, The Commercial Bank	8,865	21.53	0.84	1,955	−11.97	0.31
Salem	South Salem Branch, United Savings Bank, Mutual	9,994	14.30	0.95	914	−13.44	0.14
Salem	Sunnyslope Banch, USNB	12,165	10.98	1.15	4,808	−12.00	0.77
Salem	The Commercial Bank	50,426	3.70	4.80	55,739	4.46	8.97
Salem	United Savings Bank, Mutual	89,665	−5.46	8.54	143,245	1.61	23.07
Salem	University Branch, USNB	21,012	−1.43	2.00	4,282	−18.42	0.68
Salem	Western Security Bank	18,033	−4.48	1.71	26,718	35.21	4.30
Silverton	Silverton Branch, Bank of Oregon	5,683	20.70	0.54	1,147	−28.71	0.18
Silverton	Silverton Branch, FIOR	21,141	3.79	2.01	8,867	−3.43	1.42
Silverton	Silverton Branch, The Commercial Bank	17,864	7.65	1.70	4,150	−15.37	0.66
St. Paul	St. Paul Branch, Bank of Oregon	3,481	8.37	0.33	3,128	−19.17	0.50
St. Paul	St. Paul Branch, USNB	7,686	−6.68	0.73	2,708	31.77	0.43
Stayton	Stayton Branch, Bank of Oregon	4,198	−9.50	0.40	1,092	−47.65	0.17
Stayton	Stayton Branch, FIOR	27,119	−9.34	2.58	12,537	−7.22	2.01
Stayton	Stayton Branch, USNB	17,309	−9.12	1.64	11,160	−12.53	1.79
Turner	Cascade Office, Western Security Bank	2,934	−46.55	0.27	291	−91.60	0.04
Woodburn	Bank of Oregon	31,863	−9.71	3.03	50,308	11.94	8.10
Woodburn	Cascade Branch, Bank of Oregon	14,011	26.44	1.33	1,285	−14.21	0.20
Woodburn	Woodburn Branch, FIOR	23,277	10.97	2.21	9,314	−4.71	1.50
Woodburn	Woodburn Branch, United Savings Bank, Mutual	31,385	−.49	2.99	4,606	−10.85	0.74
Woodburn	Woodburn Branch, USNB	38,350	15.28	3.65	8,686	−17.07	1.39
Woodburn	Woodburn State Bank	11,535	16.56	1.09	7,384	8.89	1.18
	Totals for Marion County	$1,049,475	4.31		$ 620,802	1.90	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 5,096	36.43	12.47	3,301	−8.66	15.84
Boardman	Boardman Branch, USNB	2,939	1.62	7.19	2,155	−2.40	10.34
Heppner	Heppner Branch, Bank of Eastern Oregon	14,201	7.63	34.75	7,813	4.71	37.50
Heppner	Heppner Branch, FIOR	14,697	−9.01	35.96	5,430	−5.53	26.06
Ione	Ione Branch, Bank of Eastern Oregon	3,928	14.58	9.61	2,133	11.61	10.23
	Totals for Morrow County	$ 40,861	3.70		$ 20,832	−.52	
MULTNOMAH COUNTY							
Gresham	242nd & Burnside Branch, FIOR	$ 7,821	38.84	0.08	$ 1,927	3.15	0.02
Gresham	East Gresham Branch, USNB	8,981	−.80	0.09	2,615	18.59	0.04
Gresham	Gresham Branch, FIOR	34,524	4.09	0.38	25,831	−19.34	0.39

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Gresham	Gresham Branch, Oregon Mutual Savings Bank	9,815	−2.23	0.10	2,209	9.46	0.03
Gresham	Gresham Branch, The Oregon Bank	10,493	0.14	0.11	2,399	−5.06	0.03
Gresham	Gresham Branch, USNB	22,569	9.65	0.25	24,947	3.38	0.38
Gresham	Gresham Mall Office, First State Bank of Oregon	6,440	−8.22	0.07	3,090	−36.34	0.04
Gresham	Gresham Office, First State Bank of Oregon	24,448	−6.09	0.27	9,945	−4.29	0.15
Gresham	Mount Hood Security Bank	8,847	15.99	0.09	7,226	17.59	0.11
Gresham	Twelvemile Corner Branch, Mount Hood Security Bank	932	61.24	0.01	223	5475.00	0.00
Portland	102nd & Washington Branch, USNB	11,771	9.74	0.13	7,011	4.14	0.10
Portland	106th & Stark Branch, The Oregon Bank	4,751	−48.22	0.05	993	−16.41	0.01
Portland	122nd & Halsey Branch, FIOR	14,486	6.67	0.16	4,984	3.63	0.07
Portland	122nd & Stark Branch, The Oregon Bank	19,683	20.40	0.21	6,867	−5.90	0.10
Portland	160th & Division Branch, USNB	19,256	12.53	0.21	6,772	15.52	0.10
Portland	181st & Glisan Branch, USNB	16,135	10.28	0.17	10,208	18.20	0.15
Portland	200 Market Office, First State Bank of Oregon	11,717	−42.23	0.13	5,630	−9.58	0.08
Portland	200 Market Street Branch, USNB	5,255	−9.50	0.05	2,233	−1.10	0.03
Portland	20th & Sandy Branch, The Oregon Bank	10,162	4.80	0.11	3,239	0.59	0.04
Portland	23rd & Lovejoy Branch, USNB	5,693	−1.72	0.06	1,827	−9.68	0.02
Portland	26th & East Burnside Branch, FIOR	10,780	8.53	0.11	3,060	14.09	0.04
Portland	2nd & Yamhill Branch, American State Bank	599	307.48	0.00	155	100.00	0.00
Portland	36th and Powell Branch, USNB	2,782	398.56	0.03	129	4200.00	0.00
Portland	39th & Powell Branch, FIOR	15,280	−.54	0.16	3,531	−11.25	0.05
Portland	39th & Salmon Branch, USNB	19,212	12.03	0.21	5,782	7.17	0.08
Portland	3rd & Washington Branch, The Oregon Bank	17,175	−20.95	0.19	14,795	−45.16	0.22
Portland	42nd & Alberta Branch, USNB	4,784	83.36	0.05	451	170.05	0.00
Portland	42nd & Going Branch, FIOR	23,239	9.29	0.25	3,995	4.28	0.06
Portland	46th & Woodstock Branch, FIOR	12,851	5.21	0.14	2,821	17.73	0.04
Portland	4th & Harrison Branch, USNB	15,721	0.87	0.17	9,957	−.26	0.15
Portland	67th & Glisan Branch, USNB	24,946	11.45	0.27	8,823	67.41	0.13
Portland	American State Bank	12,075	35.17	0.13	3,210	−4.54	0.04
Portland	Argay Square Branch, USNB	8,456	23.62	0.09	1,380	−9.62	0.02
Portland	Barbur Boulevard Office, First State Bank of Oregon	15,626	2.20	0.17	4,692	2.51	0.07
Portland	Broadway & Grand Branch, FIOR	16,185	18.89	0.17	5,074	−11.18	0.07
Portland	Broadway-Flanders Branch, USNB	6,675	4.68	0.07	2,157	−16.94	0.03
Portland	Burlingame Branch, USNB	21,222	8.26	0.23	8,010	−.03	0.12
Portland	Bybee-Milwaukie Branch, USNB	18,418	5.84	0.20	5,106	−1.76	0.07
Portland	Calaroga Terrace Branch, FIOR	1,626	NEW	0.01	0	NEW	0.00
Portland	Canadian Imperial Bank of Commerce	1,151,817	104.87	12.78	98,657	9.79	1.51
Portland	Century Tower Branch, USNB	12,291	31.34	0.13	2,662	−.15	0.04
Portland	Citizens Branch, USNB	75,856	14.82	0.84	32,844	1.98	0.50
Portland	Columbia Boulevard Office, Columbia Pacific Bank & Trust	2,203	NEW	0.02	399	NEW	0.00
Portland	Columbia Pacific Bank & Trust Co.	39,252	−.62	0.43	27,634	−1.14	0.42
Portland	Crown Plaza Branch, USNB	3,705	−31.19	0.04	3,909	0.61	0.05
Portland	East Morrison Office, First State Bank of Oregon	14,902	−19.17	0.16	6,957	35.71	0.10
Portland	East Portland Branch, FIOR	54,073	−2.33	0.60	73,787	−26.87	1.12
Portland	Eastmoreland Branch, American State Bank	806	−15.42	0.00	1,314	−14.34	0.02
Portland	Eastport Plaza Branch, USNB	33,256	3.80	0.36	10,184	−3.98	0.15
Portland	Fifth & College Branch, FIOR	15,712	−35.99	0.17	11,442	68.04	0.17
Portland	Fifth & Salmon Branch, FIOR	25,155	27.03	0.27	50,933	22.03	0.77
Portland	First Interstate Bank of Oregon, N.A.	515,058	8.07	5.71	1,117,690	14.78	17.11
Portland	Foster-Powell Branch, FIOR	17,307	6.40	0.19	3,225	5.53	0.04
Portland	Fourth & Market Branch, Canadian Imperial Bank of Commerce	4,056	8.10	0.04	17,047	137.09	0.26
Portland	Gateway Branch, FIOR	24,444	6.61	0.27	8,671	−5.43	0.13
Portland	Gateway Office, First State Bank of Oregon	7,127	−8.03	0.07	5,584	15.41	0.08
Portland	Grand & Morrison Branch, The Oregon Bank	5,797	−6.50	0.06	10,725	23.13	0.16
Portland	Halsey-Gateway Branch, USNB	14,495	3.55	0.16	4,098	−4.05	0.06
Portland	Hillsdale Office, First State Bank of Oregon	9,853	−1.44	0.10	1,603	−4.18	0.02
Portland	Hollywood Branch, USNB	39,612	9.52	0.43	15,601	−8.58	0.23
Portland	Hollywood-Rose City Branch, FIOR	42,822	7.53	0.47	11,952	57.38	0.18
Portland	Industrial Center Branch, USNB	10,629	−30.34	0.11	12,777	−38.10	0.19
Portland	Interstate & Going Branch, USNB	18,327	15.27	0.20	4,755	−22.10	0.07
Portland	Ione Plaza Branch, Oregon Mutual Savings Bank	1,828	−16.49	0.02	22	22.22	0.00
Portland	Jantzen Beach Branch, USNB	17,295	12.27	0.19	3,545	5.16	0.05
Portland	Jantzen Beach Mall Branch, USNB	0	0.00	0.00	0	0.00	0.00
Portland	Johns Landing Branch, FIOR	9,706	−4.46	0.10	9,235	65.29	0.14
Portland	Johns Landing Branch, USNB	971	NEW	0.01	493	NEW	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	Lloyd Branch, Oregon Mutual Savings Bank	30,872	−10.22	0.34	1,887	−9.66	0.02
Portland	Lloyd Center Branch, Canadian Imperial Bank of Commerce	13,547	205.66	0.15	16,278	45.71	0.24
Portland	Lloyd Center Branch, FIOR	29,734	−1.01	0.32	13,276	55.43	0.20
Portland	Lloyd Center Branch, The Oregon Bank	8,979	12.46	0.09	1,097	−63.67	0.01
Portland	Lloyd Center Branch, USNB	36,199	0.67	0.40	18,763	−7.11	0.28
Portland	Lloyd Center Office, First State Bank of Oregon	441	NEW	0.00	104	NEW	0.00
Portland	Lloyd Tower Branch, FIOR	776	NEW	0.00	90	NEW	0.00
Portland	Lloyd Tower Branch, USNB	320	NEW	0.00	22	NEW	0.00
Portland	Lombard-Emerald Branch, USNB	25,749	6.86	0.28	4,674	2.70	0.07
Portland	Medical Center Branch, FIOR	4,993	5.80	0.05	1,283	8.54	0.01
Portland	Menlo Park Branch, USNB	30,967	16.20	0.34	13,346	−8.45	0.20
Portland	Metropolitan Branch, USNB	39,378	−3.42	0.43	6,101	−54.14	0.09
Portland	Milwaukie-Powell Branch, USNB	24,057	−4.23	0.26	6,678	19.16	0.10
Portland	Montavilla Branch, FIOR	27,905	−5.99	0.30	5,239	19.33	0.08
Portland	Moreland-Sellwood Branch, FIOR	34,882	10.14	0.38	10,821	−4.60	0.16
Portland	Multnomah Office, First State Bank of Oregon	13,100	6.47	0.14	1,218	−1.93	0.01
Portland	N. Denver & Interstate Branch, FIOR	25,946	16.14	0.28	4,537	−2.76	0.06
Portland	N.E. 122nd & Halsey Branch, Oregon Mutual Savings Bank	6,306	−.84	0.06	567	−6.28	0.00
Portland	N.E. 12th & Sandy Branch, Bank of Oregon	0	0.00	0.00	6,208	100.00	0.09
Portland	N.W. 19th & Raleigh Branch, FIOR	34,456	36.80	0.38	11,753	24.04	0.17
Portland	N.W. 21st & Davis Branch, The Oregon Bank	9,324	−.81	0.10	1,775	−52.31	0.02
Portland	N.W. 22nd & Lovejoy Branch, FIOR	6,652	14.70	0.07	2,563	15.13	0.03
Portland	N.W. 29th & Yeon Branch, FIOR	16,724	−20.23	0.18	84,306	−.09	1.29
Portland	Ninth & Washington Branch, The Oregon Bank	12,687	8.82	0.14	6,246	25.17	0.09
Portland	North Lombard Office, First State Bank of Oregon	1,550	NEW	0.01	658	NEW	0.01
Portland	One Main Place Branch, FIOR	18,496	69.34	0.20	60,611	32.79	0.92
Portland	Oregon Mutual Savings Bank	105,188	−15.49	1.16	218,993	−3.60	3.35
Portland	Parkrose Branch, FIOR	8,124	34.48	0.09	3,044	−14.18	0.04
Portland	Parkrose Branch, The Oregon Bank	24,807	4.92	0.27	13,327	15.23	0.20
Portland	Peninsula Branch, USNB	36,388	10.97	0.40	5,356	−.44	0.08
Portland	Peninsula Center, FIOR	16,153	5.10	0.17	3,639	1.81	0.05
Portland	Portland Airport Branch, USNB	2,415	−18.41	0.02	751	9.15	0.01
Portland	Portland Main Branch, FIOR	108,336	−9.56	1.20	119,184	−.82	1.82
Portland	Portland Main Office, First State Bank of Oregon	25,194	−13.49	0.27	7,029	0.47	0.10
Portland	S.E. 103rd & Washington Branch, FIOR	7,906	11.00	0.08	6,036	13.33	0.09
Portland	S.E. 121st & Division Branch, FIOR	19,998	11.44	0.22	5,921	3.93	0.09
Portland	S.E. 181st & Stark Branch, FIOR	19,272	3.22	0.21	7,232	−12.20	0.11
Portland	S.E. 38th & Hawthorne Branch, FIOR	27,090	8.49	0.30	8,457	17.08	0.12
Portland	S.E. 72nd & Foster Road Branch, USNB	6,963	0.18	0.07	2,244	−17.01	0.03
Portland	S.E. 82nd & Division Office, First State Bank of Oregon	2,390	15.57	0.02	750	74.01	0.01
Portland	S.E. 82nd & Foster Branch, FIOR	37,753	4.29	0.41	3,711	−10.29	0.05
Portland	S.W. 10th & Yamhill Branch, FIOR	1,246	NEW	0.01	1	NEW	0.00
Portland	S.W. 12th & Morrison Branch, USNB	5,813	−23.80	0.06	2,057	6.52	0.03
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR	13,676	2.98	0.15	3,756	−4.79	0.05
Portland	S.W. 14th & Morrison Branch, FIOR	18,167	0.87	0.20	4,940	−10.03	0.07
Portland	S.W. 2nd & Columbia Branch, USNB	6,425	159.91	0.07	1,328	4.73	0.02
Portland	S.W. 5th & Taylor Branch, Oregon Mutual Savings Bank	4,847	13.30	0.05	476	27.61	0.00
Portland	S.W. 6th & Alder Office, First State Bank of Oregon	12,032	−2.55	0.13	6,190	9.59	0.09
Portland	S.W. First & Harrison Branch, FIOR	5,001	5.08	0.05	4,716	17.75	0.07
Portland	S.W. Third & Salmon Branch, USNB	7,002	−5.31	0.07	2,673	−5.21	0.04
Portland	Sandy Boulevard Branch, USNB	33,097	−6.69	0.36	8,995	−8.59	0.13
Portland	Sixth & Morrison Branch, FIOR	54,217	1.81	0.60	25,632	7.26	0.39
Portland	St. Johns Branch, The Oregon Bank	8,424	−.59	0.09	3,301	12.93	0.05
Portland	Stadium Branch, USNB	51,920	−.67	0.57	16,600	−19.87	0.25
Portland	Standard Plaza Branch, The Oregon Bank	10,127	−59.03	0.11	9,673	72.27	0.14
Portland	Stewardship Bank of Oregon	2,714	NEW	0.03	2,429	NEW	0.03
Portland	Swan Island Branch, FIOR	5,700	−2.31	0.06	2,772	−30.59	0.04
Portland	Terwilliger Plaza Branch, FIOR	5,129	58.25	0.05	0	0.00	0.00
Portland	The Bank of California, N.A.	154,053	−13.95	1.70	88,006	−10.61	1.34
Portland	The Bank of Nova Scotia	829,860	83.04	9.20	79,581	−8.30	1.21
Portland	The Bank of Tokyo, Ltd.	1,889,474	114.37	20.96	150,329	−23.02	2.30
Portland	The Hongkong and Shanghai Banking Corporation	2,519	232.32	0.02	6,210	2056.25	0.09
Portland	The Oregon Bank	112,466	35.88	1.24	243,683	15.66	3.73

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	The Royal Bank of Canada	1,526,839	130.78	16.94	1,823,692	161.17	27.92
Portland	U.S. National Bank of Oregon	582,217	19.60	6.46	1,551,392	17.78	23.75
Portland	Union Avenue Branch, USNB	33,868	−1.63	0.37	17,681	12.74	0.27
Portland	Viking Office, First State Bank of Oregon	3,176	−14.71	0.03	3,147	4.06	0.04
Portland	Walnut Park Branch, FIOR	16,174	2.07	0.17	5,664	−4.21	0.08
Portland	Willamette Center Branch, The Oregon Bank	6,656	−19.97	0.07	12,140	−7.15	0.18
Portland	Woodstock Boulevard Branch, USNB	31,613	7.22	0.35	5,555	−3.30	0.08
Troutdale	Troutdale Branch, The Oregon Bank	4,836	−16.31	0.05	664	−31.12	0.01
	Totals for Multnomah County	$9,011,091	50.38		$6,530,107	29.67	
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 11,803	0.25	12.16	$ 7,846	6.02	17.97
Dallas	Dallas Branch, The Oregon Bank	19,424	−11.34	20.02	13,529	5.16	30.99
Independence	Independence Branch, Citizens Valley Bank	5,654	−7.03	5.82	2,691	5.48	6.16
Monmouth	Monmouth Branch, The Commercial Bank	5,823	−2.78	6.00	3,891	12.19	8.91
Monmouth	Monmouth Branch, USNB	15,888	11.55	16.38	7,630	−13.36	17.47
Salem	West Motor Branch, The Commercial Bank	9,085	9.06	9.36	1,442	4.49	3.30
Salem	West Salem Branch, USNB	23,011	16.17	23.72	2,767	4.17	6.33
Salem	West Salem Office, Western Security Bank	6,305	170.02	6.50	3,855	780.13	8.83
	Totals for Polk County	$ 96,993	7.21		$ 43,651	10.33	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR	$ 8,267	5.11	00.00	$ 1,144	−1.29	00.00
	Totals for Sherman County	$ 8,267	5.11		$ 1,144	−1.29	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 8,483	15.79	8.04	$ 1,094	19.04	4.23
Garibaldi	Garibaldi Branch, FIOR	2,635	6.07	2.49	676	−41.11	2.61
Manzanita	Manzanita Branch, USNB	5,161	331.88	4.89	140	2233.33	0.54
Nehalem	North Tillamook County Branch, Lincoln Bank	4,425	−17.68	4.19	2,337	−4.18	9.04
Pacific City	Pacific City Branch, Lincoln Bank	2,460	7.47	2.33	775	−11.52	2.99
Rockaway	Nehalem Bay Branch, USNB	12,558	4.86	11.91	1,891	−19.04	7.31
Tillamook	Tillamook Branch, FIOR	33,417	−5.18	31.69	9,680	6.31	37.45
Tillamook	Tillamook Branch, USNB	28,745	−5.71	27.26	4,495	−10.04	17.39
Tillamook	Tillamook Branch, Western Bank	7,548	0.69	7.15	4,754	0.06	18.39
	Totals for Tillamook County	$ 105,432	1.50		$ 25,842	−2.76	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 13,133	0.47	5.49	$ 3,026	12.53	1.88
Hermiston	Columbia Community Bank	6,648	47.17	2.78	5,213	43.21	3.25
Hermiston	Hermiston Branch, FIOR	3,228	27.48	1.35	4,936	8.65	3.07
Hermiston	Hermiston Branch, USNB	30,566	5.32	12.78	16,329	33.83	10.18
Hermiston	Inland Empire Bank	27,202	−9.54	11.38	21,804	2.67	13.60
Milton-Freewater	Bank of Commerce	27,108	4.22	11.34	16,206	6.70	10.11
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	17,144	10.99	7.17	5,565	12.15	3.47
Pendleton	First American Banking Co.	10,409	−4.95	4.35	6,097	−5.70	3.80
Pendleton	Melanie Square Br., The Pendleton Banking Co	716	−4.66	0.29	147	13.95	0.09
Pendleton	Pendleton Branch, FIOR	39,754	14.98	16.63	29,359	−19.07	18.31
Pendleton	Pendleton Branch, The Oregon Bank	12,323	4.25	5.15	10,491	−33.68	6.54
Pendleton	Pendleton Branch, USNB	32,363	−4.97	13.54	23,116	61.69	14.42
Pilot Rock	Pilot Rock Branch, FIOR	4,371	−3.10	1.82	650	−7.27	0.40
Stanfield	Stanfield Branch, Inland Empire Bank	1,943	63.82	0.81	398	44.72	0.24
Umatilla	McNary Branch, Inland Empire Bank	706	51.17	0.29	145	−30.95	0.09
Umatilla	Umatilla Branch, FIOR	3,482	−24.08	1.45	11,759	−54.05	7.33
Umatilla	Umatilla Branch, Inland Empire Bank	7,908	21.92	3.30	5,020	3.44	3.13
	Totals for Umatilla County	$ 239,004	3.88		$ 160,261	−5.21	
UNION COUNTY							
Elgin	First State Bank of Elgin	$ 10,345	−.56	9.96	$ 8,346	5.16	21.12
La Grande	La Grande Branch, FIOR	35,745	−2.63	34.43	12,481	7.17	31.59
La Grande	La Grande Branch, USNB	37,133	−1.37	35.77	11,336	−5.24	28.69
La Grande	La Grande Branch, Western Bank	9,873	9.43	9.51	4,675	8.24	11.83
Union	Union Branch, FIOR	10,711	2.88	10.31	2,666	−16.05	6.74
	Totals for Union County	$ 103,807	−.38		$ 39,504	1.19	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 4,297	−9.51	9.17	$ 3,130	5.17	12.48
Enterprise	Enterprise Branch, FIOR	27,572	−2.27	58.86	11,445	−1.32	45.65
Enterprise	Enterprise Branch, USNB	2,086	NEW	4.45	1,129	NEW	4.50
Joseph	Bank of Wallowa County	6,940	−1.08	14.81	5,097	58.39	20.33
Wallowa	Wallowa Branch, First State Bank of Elgin	5,945	13.56	12.69	4,270	9.71	17.03
	Totals for Wallowa County	$ 46,840	3.59		$ 25,071	15.61	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 12,667	2.19	9.35	$ 2,351	−2.12	3.40
The Dalles	Columbia River Banking Co.	10,974	−17.20	8.10	6,843	−25.58	9.90
The Dalles	The Dalles Branch, FIOR	38,539	7.31	28.45	25,261	32.84	36.55
The Dalles	The Dalles Branch, The Oregon Bank	16,127	20.49	11.90	14,608	61.75	21.14
The Dalles	The Dalles Branch, USNB	57,141	14.82	42.18	20,037	7.09	28.99
	Totals for Wasco County	$ 135,448	8.61		$ 69,100	18.41	
WASHINGTON COUNTY							
Aloha	Aloha Branch, FIOR	$ 1,803	267.95	0.22	$ 296	492.00	0.07
Aloha	Aloha Branch, USNB	7,361	4.94	0.91	1,060	−49.59	0.27
Aloha	Aloha Office, First State Bank of Oregon	8,874	0.78	1.10	2,753	0.69	0.71
Aloha	Farmington Mall Office, First State Bank of Oregon	5,300	−5.23	0.65	1,892	−8.06	0.49
Banks	Banks Branch, USNB	8,422	1.69	1.04	2,714	12.80	0.70
Beaverton	Beaverton State Bank	6,439	77.57	0.79	6,133	109.31	1.59
Beaverton	Beaverton Branch (Main), FIOR	25,962	−3.15	3.22	9,275	4.51	2.41
Beaverton	Beaverton Branch, Canadian Imperial Bank of Commerce	3,735	−7.34	0.46	14,071	64.61	3.66
Beaverton	Beaverton Branch, Oregon Mutual Savings Bank	17,382	−10.51	2.15	2,893	−3.91	0.75
Beaverton	Beaverton Branch, USNB	62,837	8.76	7.80	45,592	11.57	11.87
Beaverton	Beaverton Mall Branch, The Oregon Bank	12,217	8.35	1.51	2,172	−29.27	0.56
Beaverton	Beaverton Office, First State Bank of Oregon	18,253	−12.69	2.26	14,271	20.80	3.71
Beaverton	Beaverton Valley West Branch, Oregon Mutual Savings Bank	7,958	5.19	0.98	1,372	24.38	0.35
Beaverton	Business Banking Corporation	6,928	238.94	0.86	5,878	232.46	1.53
Beaverton	Electronic Park Branch, USNB	4,704	34.28	0.58	1,619	5.12	0.42
Beaverton	Murray & Allen Branch, The Oregon Bank	2,520	28.37	0.31	387	8.70	0.10
Beaverton	North Beaverton Branch, USNB	26,486	−7.32	3.28	22,058	5.77	5.74
Beaverton	Valley Plaza Branch, The Oregon Bank	6,953	−23.01	0.86	11,777	−15.10	3.06
Beaverton	West Beaverton Branch, FIOR	8,442	29.14	1.04	2,936	36.49	0.76
Beaverton	Westgate Office, First State Bank of Oregon	6,390	−16.67	0.79	2,248	−10.61	0.58
Cedar Hills	Cedar Hills Branch, FIOR	17,266	2.59	2.14	4,450	3.00	1.15
Cedar Hills	Sunset Office, First State Bank of Oregon	13,299	14.04	1.65	4,660	−1.97	1.21
Cornelius	Cornelius Branch, FIOR	1,520	143.58	0.18	342	905.88	0.08
Cornelius	Cornelius Branch, Forest Grove National Bank	7,800	−.39	0.96	3,732	−.82	0.97
Forest Grove	Farmers and Merchants Bank	1,969	NEW	0.24	1,956	NEW	0.50
Forest Grove	Forest Grove Branch, FIOR	26,046	−2.94	3.23	16,717	2.25	4.35
Forest Grove	Forest Grove National Bank	24,795	−2.41	3.07	17,024	1.89	4.43
Hillsboro	10th & Main Branch, FIOR	4,034	19.41	0.50	1,027	−6.38	0.26
Hillsboro	East Hillsboro Branch, USNB	3,099	33.52	0.38	3,270	−13.90	0.85
Hillsboro	Hillsboro Branch, FIOR	28,579	−30.09	3.54	11,379	−5.72	2.96
Hillsboro	Hillsboro Branch, Oregon Mutual Savings Bank	7,326	18.02	0.90	1,879	6.39	0.48
Hillsboro	Hillsboro Branch, The Oregon Bank	9,645	146.80	1.19	3,301	−14.05	0.86
Hillsboro	Hillsboro Commercial Branch, USNB	59,433	14.81	7.37	37,115	−6.82	9.67
Hillsboro	Hillsboro Office, First State Bank of Oregon	15,733	13.13	1.95	6,862	−15.49	1.78
Hillsboro	Tualatin Valley Bank	6,188	21.57	0.76	3,826	28.34	0.99
Hillsboro	West Hillsboro Branch, USNB	2,677	−1.58	0.33	1,038	33.59	0.27
King City	King City Branch, FIOR	35,367	16.44	4.39	11,096	−3.83	2.89
King City	King City Branch, USNB	26,586	39.48	3.30	2,318	−2.64	0.60
Portland	185th & Sunset Branch, USNB	6,151	13.36	0.76	2,747	4.25	0.71
Portland	185th & Sunset Hwy. Branch, FIOR	11,193	29.29	1.38	3,495	19.20	0.91
Portland	Cedar Mill Branch, The Oregon Bank	6,667	−51.09	0.82	2,472	−37.90	0.64
Portland	Cedar Mill Branch, USNB	3,756	542.05	0.46	260	1757.14	0.06
Portland	St. Vincent Office, First State Bank of Oregon	1,193	1287.20	0.14	328	993.33	0.08
Progress	Progress Plaza Office, First State Bank of Oregon	10,593	61.77	1.31	2,210	8.38	0.57
Raleigh Hills	Raleigh Hills Branch, FIOR	25,625	3.03	3.18	8,304	4.07	2.16
Raleigh Hills	Raleigh Hills Branch, USNB	26,743	6.82	3.32	9,002	−3.96	2.34

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY—Continued							
Sherwood	Sherwood Branch, Bank of Oregon	2,219	−29.62	0.27	298	−74.06	0.07
Sherwood	Sherwood Branch, USNB	14,434	4.68	1.79	2,135	0.75	0.55
Tigard	Greenway Branch, USNB	2,362	65.40	0.29	792	183.87	0.20
Tigard	Tigard Branch, FIOR	29,904	17.67	3.71	9,518	15.83	2.47
Tigard	Tigard Branch, The Oregon Bank	4,289	−60.27	0.53	3,352	−20.24	0.87
Tigard	Tigard Branch, USNB	33,169	−1.87	4.11	15,269	4.38	3.97
Tigard	Tigard Drive-In Branch, USNB	271	−64.62	0.03	14	1300.00	0.00
Tigard	Tigard Office, First State Bank of Oregon	11,841	27.61	1.46	3,411	−13.31	0.88
Tigard	Washington Square Branch, FIOR	8,870	1.46	1.10	4,882	11.48	1.27
Tigard	Washington Square Branch, USNB	10,814	−6.53	1.34	6,644	1.45	1.73
Tualatin	Tualatin Branch, Bank of Oregon	11,341	476.56	1.40	5,637	−17.09	1.46
Tualatin	Tualatin Branch, FIOR	16,738	48.96	2.07	7,541	45.43	1.96
Tualatin	Tualatin Branch, USNB	5,340	7.63	0.66	2,116	−9.37	0.55
West Slope	West Slope Branch, USNB	21,671	0.47	2.69	9,994	−19.38	2.60
	Totals for Washington County	$ 805,512	6.96		$ 383,810	4.32	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR	$ 9,738	13.37	00.00	$ 1,760	10.62	00.00
	Totals for Wheeler County	$ 9,738	13.37		$ 1,760	10.62	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 8,456	−5.29	4.30	$ 3,955	25.71	3.75
Carlton	Carlton Branch, FIOR	5,148	−1.05	2.61	1,665	−2.63	1.58
Dayton	Dayton Branch, USNB	5,692	12.75	2.89	2,210	9.46	2.09
McMinnville	First National Bank of McMinnville	30,253	−.48	15.38	17,930	2.17	17.03
McMinnville	McMinnville Branch, Lincoln Bank	7,467	0.94	3.79	11,875	33.29	11.28
McMinnville	McMinnville Branch, USNB	48,462	−5.83	24.65	26,615	6.87	25.28
McMinnville	North Town Office, First National Bank of McMinnville	1,300	417.92	0.66	282	1310.00	0.26
Newberg	Newberg Branch, FIOR	16,757	−17.68	8.52	6,739	4.09	6.40
Newberg	Newberg Branch, The Commercial Bank	6,009	−10.23	3.05	3,727	4.66	3.54
Newberg	Newberg Branch, USNB	26,552	0.91	13.50	15,328	−17.25	14.56
Newberg	Newberg State Bank	2,911	NEW	1.48	3,093	NEW	2.93
Newberg	Springbrook Road Branch, FIOR	1,280	45.12	0.65	344	42.73	0.32
Sheridan	Sheridan Branch, Bank of Oregon	2,099	−13.19	1.06	183	−88.26	0.17
Sheridan	Sheridan Branch, USNB	17,053	10.97	8.67	5,238	−4.29	4.97
Willamina	Willamina Branch, Lincoln Bank	10,509	−3.93	5.34	4,644	−2.96	4.41
Yamhill	Yamhill Branch, FIOR	6,631	−4.28	3.37	1,419	−8.98	1.34
	Totals for Yamhill County	$ 196,579	−1.01		$ 105,247	4.79	
	Totals for State of Oregon	$16,942,326	24.11		$10,862,869	16.90	

CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Federal-Metals Credit Union, 1950 S. Liberty 97321	Nov. 15, 1955
Beaverton	Oil Heat Industry Credit Union, 4970 S.W. Griffith Drive 97005	April 13, 1978
	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	July 11, 1978
Bend	Central Oregon Medical Credit Union, 2500 N.E. Neff Road 97701	Dec. 17, 1976
Corvallis	Benton Teachers Credit Union, 1715 Garfield 97330	March 19, 1953
Eugene	Emerald Credit Union, 2149 Centennial Plaza 97401	Jan. 20, 1961
	School Employees of Lane County Credit Union, 1450 High Street 97401	Nov. 23, 1936
	U-Lane-O Credit Union, 488 E. Eleventh Avenue 97401	Sept. 1, 1981
	U.S. Employees of Lane County Credit Union, 752 Good Pasture Island Road 97440	Feb. 25, 1938
McMinnville	Evergreen Mutual Credit Union, 3850 Three Mile Lane 97128	Feb. 1, 1980
Pendleton	Umatilla County Credit Union, 911 S.W. Dorion Ave. 97801	June 15, 1959
Portland	Broadway Cab Credit Union, 234 N.W. First Avenue 97209	March 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison St. 97214	March 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Continental Northwest Credit Union, 10200 N. Lombard 97203	March 6, 1956
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sept. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 2505 S.E. Hawthorne Blvd. 97214	Feb. 15, 1934
	Oregon Central Credit Union, 1805 S.E. Ankeny 97214	June 3, 1937
	Oregon Dari Credit Union, 901 S.E. Oak 97214	Oct. 9, 1939
	Oregon Standby Credit Union, 333 S.E. 165th 97233	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Ave. 97201	July 24, 1937
	ORSO Employees Credit Union, 5531 N.W. Doane 97210	March 23, 1936
	P & S Hospital Employees Credit Union, 1927 N.W. Lovejoy Street 97209	June 27, 1958
	Port of Portland Employees Credit Union, Lloyd Bldg., 700 N.E. Multnomah 97232	Jan. 23, 1974
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	June 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th St. 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	April 23, 1948
	Railway Clerks Credit Union, 917 S.W. Oak St. 97205	July 27, 1928
	Safeway Portland Credit Union, 2537 S.E. Hawthorne Boulevard 97214	Jan. 1, 1981
	Shell Portland Credit Union, 5880 N.W. St. Helens Rd. 97210	June 29, 1956
	Trans Western Credit Union, 11235 N.E. Glisan Street 97220	March 25, 1960
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	April 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	Salem Pulp & Paper Credit Union, 315 Commercial Street S.E. 97301	Feb. 9, 1939
	State Employees Credit Union, 1550 State St. 97301	June 17, 1937
	Valley Health Credit Union, 2096 Mission Street 97301	April 15, 1957
Springfield	Food Industries Credit Union, 3030 Gateway Loop 97477	June 16, 1976
	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973
Tigard	Portland Federal Employees Credit Union, 6950 S.W. Hampton 97223	Oct. 19, 1936

BRANCH OFFICES OF CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Albany Br., Wood Products Credit Union, 2225 Santiam Highway 97321	March 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Hwy. 97005	Oct. 1, 1971
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Federal Office Br., U.S. Employees of Lane County Credit Union, Federal Office Building 97401	March 17, 1974
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
Gresham	Gresham Br., Portland Teachers Credit Union, 1220 E. Burnside Road 97030	Nov. 3, 1981
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	March 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Hwy. 101 and State St. 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Blvd. 97268	Dec. 1, 1975
Portland	Federal Building Br., Portland Federal Employees Credit Union Federal Office Building, 1220 S.W. Third Ave. 97204	June 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Br., State Employees Credit Union, 1220 SW. Columbia Boulevard 97201	July 1, 1981
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Rockwood Br., Portland Teachers Credit Union, 202 S.E. 181st, Suite 204 97233	Sept. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Springfield	Springfield Br., School Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978
Tigard	Tigard Br., Portland Teachers Credit Union, 11830 SW. Kerr Parkway, Lake Oswego 97034	June 3, 1981

Change in Name or Location:

From	*To*	*Date*
FOOD INDUSTRIES CREDIT UNION 1157 Chambers Street Eugene, Oregon	FOOD INDUSTRIES CREDIT UNION 3030 Gateway Loop Springfield, Oregon	Feb. 13, 1981
U.S. EMPLOYEES OF LANE COUNTY CREDIT UNION 2035 Goodpasture Island Road Eugene, Oregon	U.S. EMPLOYEES OF LANE COUNTY CREDIT UNION 752 Goodpasture Island Road Eugene, Oregon	July 15, 1981
VALLEY HEALTH CREDIT UNION 866 Oak Street SE Salem, Oregon	VALLEY HEALTH CREDIT UNION 2096 Mission Street SE Salem, Oregon	Aug. 1, 1981

Mergers:

UNIVERSITY OF PORTLAND EMPLOYEES CREDIT UNION, 5000 N. Willamette Blvd., Portland, merged with and into PORTLAND TEACHERS CREDIT UNION	March 1, 1981
GENTELCO CREDIT UNION OF OREGON, 17065 SW Tualatin Valley Highway, Beaverton, merged with and into OREGON TELCO CREDIT UNION	June 12, 1981
MULTNOMAH STATE EMPLOYEES CREDIT UNION, 1220 SW Columbia, Portland, merged with and into STATE EMPLOYEES CREDIT UNION	July 1, 1981

Liquidations Completed:

AUTOMOTIVE TRADES CREDIT UNION	July 23, 1981
OREGON REAL ESTATE CREDIT UNION	Sept. 2, 1981

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1979	1980	1981	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1979	1980	1981
OPERATING INCOME:							
Interest on loans (gross)	37,493,567	38,094,394	45,400,510	19.17	89.28	76.77	72.55
Less: Interest refunded	55,077	48,586	28,267	−41.82	0.13	0.09	0.04
Income from investments	3,940,549	10,942,812	16,197,460	48.01	9.38	22.05	25.88
Fees and charges	0	202,868	457,550	125.54	0.00	0.40	0.73
Other operating income	615,708	424,767	544,314	28.14	1.46	0.85	0.86
Total gross income	41,994,747	49,616,255	62,571,567	26.11	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	4,616,158	5,212,511	6,346,301	21.75	10.99	10.50	10.14
Employee benefits	851,563	993,977	1,268,679	27.63	2.02	2.00	2.02
Travel and conference expense	242,483	223,532	263,212	17.75	0.57	0.45	0.42
Association dues	149,405	154,918	197,077	27.21	0.35	0.31	0.31
Office occupancy expense	712,747	878,315	1,176,176	33.91	1.69	1.77	1.87
Office operations expense	1,516,486	1,936,968	2,875,591	48.45	3.61	3.90	4.59
Educational and promotional expense	337,657	385,508	381,106	−1.14	0.80	0.77	0.60
Loan servicing expense	230,784	248,698	306,797	23.36	0.54	0.50	0.49
Professional and outside services	1,155,833	1,361,228	1,244,725	−8.55	2.75	2.74	1.98
Provision for loan losses	559,402	995,803	1,358,574	36.42	1.33	2.00	2.17
Member/Insurance	1,246,533	1,121,211	1,242,717	10.83	2.96	2.25	1.98
Operating fees	119,596	145,194	133,501	−8.05	0.28	0.29	0.21
Cash over and short	8.709	5,019	19,066	279.87	0.02	0.01	0.03
Interest on borrowed money	2,928,829	2,160,627	1,498,185	−30.65	6.97	4.35	2.39
Annual meeting expense	42,534	49,739	53,482	7.52	0.10	0.10	0.08
Miscellaneous operating expenses	188,843	219,110	323,626	47.70	0.44	0.44	0.51
Total operating expenses	14,907,562	16,092,358	18,688,815	16.13	35.49	32.43	29.86
Income (Loss) from operations	27,087,185	33,523,897	43,882,752	30.89	64.50	67.56	70.13
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	−663	0	0	0.00	0.00	0.00	0.00
Gain (Loss) on assets	257	−16,707	2,353	114.08	0.00	−0.03	0.00
Other non-operating income	0	−2,226	−132,997	5874.70	0.00	0.00	−.21
Net Income (Loss) before dividends	27,086,779	33,504,964	43,752,108	30.58	64.50	67.52	69.92
ALLOCATION OF NET INCOME (LOSS):							
Transfer to regular reserve	3,527,149	2,255,302	1,204,623	−46.58	8.39	4.54	1.93
Transfer to special reserve			644,139	NEW			1.02
Dividends and Interest on deposits	23,013,559	30,764,006	39,860,616	29.56	54.80	62.00	63.70
Transfer to undivided earnings	546,071	485,656	2,042,730	320.61	1.30	0.97	3.26

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Credit Union	8,269,165	107,717	2,967,157	598,069	15,535	11,957,643	16.10
Beaverton	Oil Heat Industry Credit Union	110,837	1,737	28,785	—0—	—0—	141,359	19.89
Beaverton	Oregon Corporate Central Credit Union	12,071,187	3,140,323	66,789,038	31,068	974,587	83,006,203	8.17
Bend	Central Oregon Medical Credit Union	72,103	2,129	46,841	140	—0—	121,213	23.66
Corvallis	Benton Teachers Credit Union	1,386,510	1,701	1,335,260	9,819	—0—	2,733,290	8.20
Eugene	Emerald Credit Union	1,094,274	9,990	47,918	8,631	11,619	1,172,432	−16.70
Eugene	School Employees of Lane County Credit Union	22,930,491	561,876	4,347,233	1,066,405	85,889	28,991,894	1.74
Eugene	U-Lane-O Credit Union	16,774,530	476,666	2,818,356	1,207,526	961,609	22,238,687	NEW
Eugene	U.S. Employees of Lane County Credit Union	4,514,143	167,463	150,053	1,082,156	45,178	5,958,993	−18.49
McMinnville	Evergreen Mutual Credit Union	92,497	11,037	7,126	—0—	287	110,947	−34.48
Pendleton	Umatilla County Credit Union	1,503,314	2,432	229,613	25,844	—0—	1,761,203	2.07
Portland	Broadway Cab Credit Union	147,807	7,474	33,088	925	—0—	189,294	−29.14
Portland	Carnation Employees Credit Union	480,898	10	106,493	831	1,030	589,262	−4.69
Portland	City of Portland Employees Credit Union	8,672,105	523,552	1,159,070	604,668	—0—	10,959,395	−2.73
Portland	Continental Northwest Credit Union	1,561,087	7,692	435,095	669	1,338	2,005,881	−2.08
Portland	Electra Credit Union	15,808,179	262,389	3,174,690	424,557	117,473	19,787,288	−6.87
Portland	Mail-Well Credit Union	262,196	2,913	61,984	750	—0—	327,843	−6.05
Portland	Multco Employees Credit Union	4,682,390	164,777	1,077,412	26,411	2,071	5,953,061	0.13
Portland	Oregon Central Credit Union	10,743,172	147,537	1,763,880	31,295	32,000	12,717,894	−4.71
Portland	Oregon Duri Credit Union	1,203,791	−1,980	314,874	3,353	4,389	1,524,427	−7.65
Portland	Oregon Standby Credit Union	427,989	53,919	67,878	1	—0—	549,797	−8.75
Portland	Oregon Telco Credit Union	60,259,100	−130,790	7,914,339	4,042,060	592,976	72,677,685	−.35
Portland	Orso Employees Credit Union	449,728	27,039	7,206	262	—0—	484,235	−8.55
Portland	P & S Hospital Employees Credit Union	233,219	7,095	75,100	294	11,478	325,186	0.92
Portland	Port of Portland Employees Credit Union	232,214	2,404	13,825	—0—	134	248,577	−9.29
Portland	Portland Postal Employees Credit Union	13,068,616	605,559	3,124,597	243,612	5,865	17,048,249	16.82
Portland	Portland Teachers Credit Union	55,450,638	824,323	22,769,156	940,049	832,103	80,816,269	2.05
Portland	Radio Cab Credit Union	550,810	22,822	240,545	572	—0—	814,749	−16.99
Portland	Railway Clerks Credit Union	1,122,067	18,364	126,362	3,102	4,712	1,274,607	−8.88
Portland	Safeway Portland Credit Union	13,724,265	193,358	1,306,941	451,277	13,828	15,689,669	NEW
Portland	Shell Portland Credit Union	368,840	21,150	30,394	199	—0—	420,583	−.19
Portland	Trans Western Credit Union	487,274	4,829	287,781	992	6,920	787,796	−5.69
Portland	Western Waxed Paper Employees Credit Union	930,258	9,546	170,209	19,557	161	1,129,731	−29.41
Salem	Marion and Polk Schools Credit Union	14,149,622	608,443	3,037,828	2,061,926	201,563	20,059,382	5.69
Salem	Salem Postal Credit Union	570,493	4,235	102,322	5,477	—0—	682,527	24.05
Salem	Salem Pulp & Paper Credit Union	912,998	−603	264,568	2,338	−0—	1,179,199	−.17
Salem	State Employees Credit Union	11,386,618	50,141	1,592,384	269,232	94,464	13,392,839	30.08
Salem	Valley Health Credit Union	1,330,281	42,784	201,182	89,310	4,050	1,667,607	36.57
Springfield	Food Industries Credit Union	2,752,700	20,674	338,159	180,936	2,590	3,295,059	5.72
Springfield	Wood Products Credit Union	39,217,391	1,407,590	5,149,662	2,567,081	487,000	48,628,724	−9.20
Tigard	Portland Federal Employees Credit Union	16,110,510	209,964	1,255,230	6,145,320	269,119	23,987,143	−15.49
41	Total—State-Chartered Credit Unions	346,116,215	9,597,281	134,967,644	22,146,714	4,779,978	517,607,832	7.33

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS		Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets
	31 Dec 1981	346,116,215	9,597,281	134,967,644	22,146,714	4,779,978	517,607,832
	31 Dec 1980	334,957,939	3,923,440	118,881,883	20,122,577	4,359,947	482,245,786
	31 Dec 1979	355,893,592	3,045,299	49,457,399	17,160,938	2,223,832	427,781,060
Increase between	31 Dec 1981 & 31 Dec 1980	11,158,276	5,673,841	16,085,761	2,024,137	420,031	35,362,046
Percent of change		3.33	144.61	13.53	10.05	9.63	7.33

OF STATE CHARTERED CREDIT UNIONS

December 31, 1981

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
51,413	944	—0—	67,735	120,092	11,015,759	352,127	395,347	74,318	0.15
5	—0—	—0—	117	122	135,632	2,528	276	2,801	4.59
15,000	—0—	382,431	12,523	409,954	81,009,167	899,492	—0—	687,590	501.26
—0—	—0—	—0—	17,099	17,099	98,964	1,542	202	3,406	19.59
68	—0—	4,113	—0—	4,181	2,402,583	100,000	163,554	62,972	1159.44
501	30,000	—0—	2,486	32,987	1,110,678	22,400	5,139	1,228	−75.81
21,803	—0—	—0—	531,319	553,122	25,836,205	1,650,508	41,424	910,645	45.98
395,461	89,972	331,863	74,047	891,343	19,670,484	635,094	25,266	1,016,500	NEW
104	100,000	124,938	−6,531	218,511	5,673,812	55,326	11,344	—0—	100.00
172	—0—	—0—	537	709	107,262	428	172	2,376	42.87
1,682	—0—	—0—	5,042	4,724	1,595,032	32,235	79,752	49,460	102.11
1,122	—0—	—0—	500	1,622	139,077	12,624	8,663	27,308	14.83
2,295	—0—	—0—	—0—	2,295	512,408	40,977	10,797	22,785	8.69
12,450	—0—	—0—	79,213	91,663	9,143,886	224,367	457,350	1,042,129	31.36
−1,222	255,261	—0—	5,787	259,826	1,530,557	112,908	28,907	73,683	37.33
6,079	—0—	245,214	137,213	388,506	18,061,320	922,360	113,993	301,109	73.69
1	—0—	—0—	424	425	283,828	6,022	16,000	21,568	285.83
2,407	—0—	—0—	17,602	20,009	4,998,128	136,323	210,641	587,960	19.53
20,764	—0—	5,491	23,869	50,383	11,673,474	601,591	38,706	347,740	174.13
1,937	6,259	5,336	3,654	10,929	1,238,528	24,206	105,476	145,288	131.98
—0—	1,000	—0—	6,419	7,419	462,891	35,581	25,000	18,906	36.68
86,666	5,000,000	57,049	10,556	5,154,271	62,347,298	3,854,727	316,147	1,005,242	−1.30
8,398	20,000	—0—	1,000	29,398	395,516	10,001	21,000	28,320	217.59
—0—	—0—	—0—	1,350	1,350	277,278	22,628	712	23,218	24.67
867	—0—	3	1,312	2,182	231,445	8,454	542	5,954	134.96
—0—	—0—	—0—	11,575	11,575	14,940,691	936,761	383,822	775,400	42.79
119,810	2,210	—0—	58,067	180,087	73,714,873	3,040,989	1,589,453	2,290,862	29.00
983	—0—	—0—	1,006	1,989	675,702	15,065	36,000	85,993	69.26
59	—0—	—0—	3,230	3,289	1,164,056	67,125	13,774	26,363	52.89
205,877	144,964	—0—	117,318	468,159	13,559,008	675,112	806,846	180,544	NEW
—0—	—0—	—0—	136	136	353,098	18,672	17,298	31,379	6.01
1,678	—0—	13,497	2,911	18,086	666,974	15,056	53,860	33,820	87.46
1,886	—0—	—0—	3,547	5,433	1,060,277	40,406	2,500	21,115	30.78
314,365	—0—	168,860	8,484	491,709	18,822,637	685,828	35,062	24,146	−62.96
—0—	—0—	—0—	827	827	573,221	41,095	1,935	65,479	22.68
1,273	—0—	—0—	957	2,230	988,926	43,068	50,008	94,967	30.58
31,040	2,000	7,769	−1,576	39,233	12,791,526	440,934	26,245	94,901	43.88
2,357	—0—	11,163	31,384	44,904	1,601,803	17,454	3,156	290	−32.56
8,196	31,978	35,898	4,686	80,758	3,002,479	137,634	6,732	67,456	39.42
228,042	5,154,350	—0—	292,463	5,674,855	40,468,390	1,500,000	769,834	415,645	47.74
21,508	3,472,263	—0—	233,364	3,727,135	19,020,458	338,314	890,660	10,576	−80.26
1,565,047	14,311,201	1,393,627	1,759,652	19,029,527	463,355,336	17,777,932	6,763,595	10,681,442	57.34

GROWTH ANALYSIS

Credit Unions

31, 1981

% of Change	Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Regular Savings	Other Reserve	Undivided Reserves	% of Earnings	Change
7.33	1,565,047	14,311,201	1,393,627	1,759,652	19,029,527	463,355,336	17,777,932	6,763,595	10,681,442	57.34
12.73	2,089,278	18,719,246	1,054,518	1,003,957	22,867,099	429,668,343	22,039,291	882,547	6,788,506	3.12
12.50	1,960,484	29,150,567	618,895	2,865,834	34,595,780	364,784,679	21,012,297	805,446	6,582,858	8.52
0.00	−524,231	−4,408,045	339,009	755,695	−3,837,572	33,686,993	−4,261,359	5,881,048	3,892,936	0.00
0.00	−25.09	−23.54	32.14	75.27	−16.78	7.84	−19.33	666.37	57.34	0.00

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees December 31, 1981 — 15

City	Name and Address	License No.
Brookings	Brookings Pawn Shop, 1240 D Chetco Avenue 97415	P-241
Central Point	Gorden's Pawnbroker, 327 E. Pine Street 97502	P-236
Eugene	A & B Guns, Antiques, Jewelry & Pawnshop, 3697 Franklin Boulevard 97403	P-233
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-234
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Ontario	The Outdoorsman, Inc., 230 North Oregon Street 97914	P-214
Portland	A & A Chalet Pawn-Brokers, Inc., 10309 S.E. 82nd Street 97266	P-237
	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	Coast Loan Office, Inc., 514 S.W. Third Avenue 97204	P-227
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
	J.D.'s Gun & Pawn, 7931 N.E. Glisan 97213	P-240
Salem	Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230
	John R. Rose, 1770 Mission Street S.E. 97302	P-238

SUMMARY OF ANNUAL REPORTS

December 31, 1981

Analysis of Loans	Number of Loans	Aggregate Amount of Loans
Loans outstanding at close of December 31, 1980	20,745	$1,004,239
Reported Adjustments	− 89	+ 3,270
Plus loans made and refinanced during the year	66,991	3,334,610
Totals	87,647	$4,342,119
Less Loans cancelled during the year:		
Redeemed	52,938	2,754,272
Forfeited	9,524	331,793
Charged off as loss	62	1,925
Total loans cancelled	62,524	$3,087,990
Loans outstanding at close of December 31, 1981	25,123	$1,254,129
Gross interest revenue collected on loans during the year		$ 365,007

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 217
Current as of December 31, 1981

ALBANY
BarclaysAmerican/Financial, Inc., 208 West Second Avenue 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Dial Finance Company of Oregon, 1958 E. Pacific Blvd. 97321
Transamerica Financial Services, 214 Hickory N.W. 97321

ASHLAND
West Beneficial Finance, Inc., 344 E. Main Street 97520

BAKER
Baker County Finance Company, 1920 Washington Street 97814
BarclaysAmerican/Financial, Inc., 1932 First Street 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd. 97005
C.I.T. Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., Suite 125, 97005
City Consumer Services, 3875 S.W. Hall, Beaverton 97005
Dial Finance Company of Oregon, 3001 S.W. Cedar Hills Blvd. 97005
Freedom Financial Services Corporation, 12570 S.W. First Street 97005
Household Finance Corporation, 2865 S.W. Cedar Hills Blvd., Suite 1203, 97005
Public Finance Corporation, 4175 S.W. Cedar Hills Blvd., Suite D 97005
Rainier Credit Company, 3877 S.W. Hall Blvd. 97005
United Finance Co., Beaverton, 10095 S.W. Beaverton-Hillsdale Hwy. 97005
U.S. Creditcorp, 9340 S.W. Beaverton-Hillsdale Highway, Suite 5, 97005
West Beneficial Finance, Inc., 2645 S.W. Cedar Hills Blvd. 97005

BEND
Associates Financial Services Company of Oregon, Inc., 1230 N.E. Third Street 97701
BarclaysAmerican/Financial, Inc., 1199 Wall Street 97701
Beneficial Finance Co. of Oregon, 809 Wall Street 97701
Credithrift of America, Inc., No. 2, 1814 N.E. First Street 97701

CLACKAMAS
Aetna Finance Company, 10412 82nd Street S.E. 97015
Household Finance Corporation, Greenhouse Square Shopping Center, 16246 S.E. 82nd Drive 97015
Transamerica Financial Services, 15431 S.E. 82nd Drive, Suite E 97015

COOS BAY
Credithrift of America, Inc., 814 Newmark Avenue 97420
Freedom Financial Services Corporation, 1165 Newmark Street 97420
Household Finance Corporation, 598 North Broadway 97420
Transamerica Financial Services, 242 S. Broadway 97420

COQUILLE
Public Finance Corporation, 36 E. First Street 97423

CORVALLIS
Credithrift of America, Inc., No. 5, 563 N.W. Monroe 97330
Freedom Financial Services Corporation, 900 N.W. Kings Blvd. 97330

COTTAGE GROVE
Household Finance Corporation, 603 Main Street 97424
West Beneficial Finance, Inc., 802 Main Street 97424

DALLAS
Public Finance Corporation, 306 Main Street 97338

EUGENE
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 155 Silver Lane 97404
BarclaysAmerican/Financial, Inc., 804 Olive Street 97401
C.I.T. Financial Services, Inc. 1546 Coburg Road 97401
Commercial Credit Corporation, 20 East 18th Street 97401
Credithrift of America, Inc., No. 2, Willamette Plaza Shopping Center, 57 W. 29th Avenue, Suite #2, 97405
Dial Finance Company of Oregon
1441 Oak Street 97401
1144 Willagillespie Road, Suite 4, 97401
Freedom Financial Services Corporation
1163 Valley River Drive 97401
50 West 13th Street 97401
1416 Orchard Street 97403
Household Finance Corporation
290 Valley River Shopping Center 97402
61 West Eighth Avenue 97401
Northwest Industrial Loan Company, 107 Oakway Mall, Suite H 97402
Rainier Credit Company, 1244 Walnut Street 97440
Reliable Credit Association, Inc., 365 Coburg Road 97401
South Finance Co., 1850 Oak Street 97401
Transamerica Financial Services, 1133 Willamette Street 97401
United Finance Co., Eugene, 285 Valley River Center 97402
U.S. Creditcorp, 32 Oakway Mall 97401
West Beneficial Finance, Inc., 814 Charnelton Street 97401

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116
West Beneficial Finance, Inc., 3012 Pacific Avenue 97116

GLADSTONE
Old National Financial Services, Inc., 51 82nd Drive 97027
United Finance Co., Gladstone, 18431 S.E. McLoughlin Blvd. 97027

GRANTS PASS
Credithrift of America, Inc., 1301-D N.E. 6th Street 97526
Transamerica Financial Services, 202 S.W. 6th Street 97526
United Finance Co., Grants Pass, 1455 N.E. Sixth Street 97526

GRESHAM
Associates Financial Services Company of Oregon, Inc., 1025 E. Powell Boulevard 97030
BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road 97030
City Consumer Services, Inc., 1217 N.E. Burnside, Building D, Suite #802, 97030
Credithrift of America, Inc., No. 3, 505 N.E. Second Avenue 97030
Dial Finance Company of Oregon, 305 N. Main Street 97030
West Beneficial Finance, Inc., 1665 Northeast Division Street 97030

HERMISTON
Transamerica Financial Services, 148 Main Street 97838
West Beneficial Finance, Inc., 333 Main Street 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 333 S.E. Third Street 97123
Freedom Financial Services Corporation, 826 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

HOOD RIVER
Transamerica Financial Services, 402 Oak Street 97031

KLAMATH FALLS
C.I.T. Financial Services, Inc., 432 S. Seventh Street 97601
Freedom Financial Services Corporation, 115 N. 10th Street 97601
Motor Investment Company, 531 South Sixth Street 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 121 S. Ninth Street 97601

LA GRANDE
Transamerica Financial Services, 1212½ Adams Avenue 97850
West Beneficial Finance, Inc., 111 Elm Street 97850

LAKE OSWEGO
City Consumer Services, Inc., 16325 S.W. Boones Ferry Road 97034
Lake Oswego Credit Corporation, 16269 S.W. Bryant Road 97034
United Finance Co. of Oswego, 388 N. State Street 97034

LEBANON
Dial Finance Company of Oregon, 745 Main Street 97355
West Beneficial Finance, Inc., 744 Main Street 97355

McMINNVILLE
Credithrift of America, Inc., No. 2, 2420 McDonald Lane 97128
United Finance Co. of McMinnville, 135 N. Baker Street 97128
West Beneficial Finance, Inc., 1641 Highway 99 West Sp. B-10, 97128

MEDFORD
Associates Financial Services Company of Oregon, Inc., 237 E. Main St. 97501
C.I.T. Financial Services, Inc., 1060 Biddle Road 97501
Commercial Credit Corporation, 275 Barnett Road 97501
Credithrift of America, Inc., No. 3, 206 S. Central Avenue 97501
Dial Finance Company of Oregon, 328 North Central 97501
Freedom Financial Services Corporation, 703 Medford Shopping Center 97501
Household Finance Corporation, 111 East Main Street 97501
Transamerica Financial Services, 132 S. Central Avenue 97501
United Finance Co., Medford, 2743 North Pacific Highway 97501
U.S. Creditcorp, 259 Barnett Road, Suite #1, 97501

MILWAUKIE
BarclaysAmerican/Financial, Inc., 10817 S.E. Main Street 97222
City Consumer Services, Inc., 16239 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., No. 3, 10655 S.E. 42nd Avenue 97222
Dial Finance Company of Oregon, 10559 S.E. Price-Fuller Road 97222
Freedom Financial Services Corporation, 16200 S.E. McLoughlin Blvd. 97222
West Beneficial Finance, Inc., 17060 S.E. McLoughlin Blvd. 97222

NEWPORT
West Beneficial Finance, Inc., 320 S.W. Coast Highway 97365

NORTH BEND
Associates Financial Services Company of Oregon, Inc., 2263 Newmark St. 97459
West Beneficial Finance, Inc., 1611 Virginia Ave. 97459

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

ONTARIO
C.I.T. Financial Services, Inc., 1159 S.W. Fourth Avenue 97914
Public Finance Corporation, 272 S. Oregon Street 97914

OREGON CITY
Associates Financial Services Company of Oregon, Inc., 817 Main Street 97045
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company, 25 S.E. Dorion Avenue 97801
Household Finance Corporation, Melanie Square Shopping Center, 1904 S.W. Court Street 97801

PORTLAND
Aetna Finance Company
510 S.E. 82nd Avenue 97266
4225 S.W. Huber Street, Suite C, 97219
Allstate Enterprises Financial Corporation, 12323 S.W. 66th Avenue 97223
American Credit Corporation, 6643 N.E. Glisan Street 97213
Associates Financial Services of Oregon, Inc.
5110 N.E. Sandy Blvd. 97213
4565 North Channel Avenue 97217
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
8201 S.W. Barbur Blvd. 97219
18615 E. Burnside Street 97233
8523 N. Lombard Street 97203
3010 N.E. Broadway 97232
326 S.E. 82nd Avenue 97216
BIC Financial Services, Inc.
1220 S.W. Morrison Street 97205
500 N.E. Multnomah, Suite 639, 97205
Blake & Neal Loan Co., 1939 E. Burnside Street 97214
Caldwell Acceptance Corporation, 811 S.E. Stark Street 97214
C.I.T. Financial Services, Inc., 6749 N.E. Sandy Blvd. 97213
Citicorp Person-to-Person Financial Center, Inc.
111 S.W. Columbia, Suite 200, 97201
1521 N.E. 122nd Avenue 97230
11505 S.W. Pacific Highway 97223
City Consumer Services, Inc., 1[illegible] N.E. Halsey 97220
Commercial Credit Corporation, 1616 N.E. Broadway 97212
Commercial Factors of Portland, Inc., 4800 S.W. Macadam, Suite 301, 97201
Cook-Aero Industrial, Inc., 2328 Lloyd Center 97232
Credithrift of America, Inc., 8383 N.E. Sandy Blvd., Suite 20[illegible], 97220
Credithrift of America, Inc., No. 4
5334 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Dial Finance Company of Oregon
2005 S.E. 82nd Avenue, Suite 5, 97266
615 S.E. 162nd Avenue 97233
Dye Finance Company, 418 S.W. Washington Street 97204
Ferrous Financial Services Co., 4705 N.E. Columbia Blvd. 97208
FinanceAmerica Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Ford Motor Credit Company, 1618 S.W. First Avenue #218, 97201
Franklin Service Corporation, One S.W. Columbia, Suite 460, 97258
Freedom Financial Services Corporation
3724 N.E. Broadway 97232
4229 S.E. 82nd Drive 97266
5832 N.E. Union Avenue 97211
9955 S.E. Washington Street 97216
GECC Financial Services
215 S.E. 102nd Avenue 97215
8835 S.W. Canyon Lane, Suite 400, 97225
Household Finance Corporation
832 N.E. Broadway 97212
10116 S.E. Washington 97216
Lockhart Financial Services, 1926 N.E. Sandy Blvd. 97232
The Mortgage Exchange, 5200 S.W. Macadam Avenue 97201
Old National Financial Services, Inc., 5331 S.W. Macadam Avenue 97201
Public Finance Corporation, 4340 N.E. Sandy Boulevard 97213
Rainier Credit Company
8056 S.E. Harold Street 97266
4445 S.W. Barbur Blvd., Suite A-100, 97201
Rankin Finance Company, 830 Weatherly Bldg. 97214
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd. 97242
S & W Finance, Inc., 11142 N.E. Halsey Street 97220
Simmons Credit Co., 1023 N.E. Union Avenue 97232
Transamerica Financial Services
2038 N.E. 40th 97212
6443 S.W. Beaverton-Hillsdale Hwy. 97221
4848 N.E. 102nd Avenue 97220
United Finance Co., 515 E. Burnside Street 97214
United Finance Co. of Foster-Powell, 4716 S.E. Powell Blvd. 97206
United Finance Co., Gateway, 1424 N.E. 102nd Avenue 97220
Universal Financial Services, Inc., 5600 N.E. Glisan St. 97213
U.S. Creditcorp
235 N.E. 122nd Avenue 97230
101 S.W. Main, Suite 960 97204
West Beneficial Finance, Inc., 2150 N.E. 82nd Avenue 97204

PRINEVILLE
Public Finance Corporation, 252 North Claypool 97754

REDMOND
BarclaysAmerican/Financial, Inc., 425 S. Sixth Street 97756
U.S. Creditcorp, 1655 S.W. Odem Medo 97756

ROSEBURG
C.I.T. Financial Services, Inc., 1350-62 N.E. Stephens 97470
Freedom Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co., Roseburg, 729 S.E. Washington Street 97470

SALEM
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E., #150, 97303
BarclaysAmerican/Financial, Inc.
455 High Street N.E. 97308
4780 River Road N. 97303
2655 Commercial Street S.E. 97302
Beneficial Finance Co. of Oregon, 1993 Lancaster Drive N.E. 97308
C.I.T. Financial Services, Inc., 3284 Lancaster Drive N.E. 97303
Citicorp Person-to-Person Financial Center, Inc., 831 Lancaster Dr. N.E. 97301
Commercial Credit Corporation, 640 High Street N.E. 97308
Credithrift of America, Inc., No. 5, 588 Chemeketa Street N.E. 97301
Dial Finance Company of Oregon, 508 State Street 97301
Freedom Financial Services Corporation, 342 Capitol Street N.E. 97301
Household Finance Corporation, 3000 Market Street N.E. 97303
Public Finance Corporation, 395 State Street 97301
Rainier Credit Company, 3278-B Lancaster Drive N.E. 97303
Transamerica Financial Services, 176 Liberty Street S.E. 97308
United Finance Co. of Salem, 654 Lancaster Drive N.E. 97309
U.S. Creditcorp, 856 Lancaster Drive S.E. 97302

SEASIDE
United Finance Co. of Seaside, 314 Avenue "A" 97138

SPRINGFIELD
Aetna Finance Company, 5077 East Main Street 97477
Brandt Finance Company, 806-A North "A" Street 97477
Land Associates Finance, 204 N. 5th Street 97477
West Beneficial Finance, Inc., 444 Main Street 97477

THE DALLES
Apex Finance Company, 516 East Second St. 97058
Credithrift of America, Inc., No. 2, 1254 West [illegible]xth Street 97058

TIGARD
Associates Financial Services Company of Oregon, Inc., 13975 S.W. Pacific Highway 97223
United Finance Co. of Tigard, 12202 S.W. Main Street 97223

TUALATIN
Avco Financial Services of Oregon, Inc., 18961 S.W. 84th Street 97062

WEST LINN
BIC Financial Services, Inc., 18654 S. Pacific Hwy. 97068

WILLAMINA
Van Hyning Logging Co., 26930 Salmon River Hwy. 97396

WINSTON
Household Finance Corporation, 20 S.E. Main Street 97496

WOODBURN
Western Finance Co. of Woodburn, 563 Front Street 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1981:

Credithrift of America, Inc. — January 16, 1981
1301-D N.E. 6th Street, Grants Pass

Aetna Finance Company — January 26, 1981
1077 Willamette Street, Eugene

Aetna Finance Company — January 26, 1981
3341 S.E. Hawthorne, Portland

Transamerica Financial Services — January 28, 1981
15431 S.E. 82nd Drive, Suite E, Clackamas

U.S. Creditcorp — February 5, 1981
One Main Place, Suite 960, 101 S.W. Main, Portland

West Beneficial Finance, Inc. — March 27, 1981
17060 S.E. McLoughlin, Milwaukie

Household Finance Corporation — May 8, 1981
Greenhouse Square Shopping Center, 16250 S.E. 82nd Avenue, Clackamas

Commercial Factors of Portland, Inc. — June 1, 1981
4800 S.W. Macadam, Portland

City Consumer Services, Inc. — June 4, 1981
16239 S.E. McLoughlin Boulevard, Milwaukie

West Beneficial Finance, Inc. — July 10, 1981
1665 Northeast Division Street, Gresham

City Consumer Services, Inc. — August 6, 1981
3875 S.W. Hall, Beaverton

City Consumer Services, Inc. — August 6, 1981
1217 N.E. Burnside, Building D, Suite #802, Gresham

City Consumer Services, Inc. — August 6, 1981
16325 S.W. Boones Ferry Road, Lake Oswego

City Consumer Services, Inc. — August 6, 1981
12143 N.E. Halsey, Portland

Aetna Finance Company — November 19, 1981
14012 82nd Street S.E., Clackamas

Rainier Credit Company — November 23, 1981
3877 S.W. Hall Boulevard, Beaverton

Aetna Finance Company — December 18, 1981
5077 East Main Street, Springfield

The following licenses were surrendered during 1981:

Tenet Mortgage Company — January 22, 1981
3101 S.W. 1st Street, Suite 2, Portland

Dial Finance Company — January 26, 1981
1077 Willamette Street, Eugene

Dial Finance Company — Jaunary 26, 1981
3341 S.E. Hawthorne Boulevard, Portland

Transamerica Financial Services — February 10, 1981
10963 S.E. 21st Avenue, Milwaukie

Associates Financial Services Company of Oregon, Inc. — February 12, 1981
204 N.W. 23rd Avenue, Portland

Beneficial Finance Company of Oregon — February 13, 1981
12420 S.W. First Street, Beaverton

C.I.T. Financial Services, Inc. — February 17, 1981
800 Chetco Avenue, Brookings

C.I.T. Financial Services, Inc. — February 17, 1981
1197 Fairfield Avenue, Eugene

Transamerica Financial Services — February 25, 1981
664 S.E. Stephens Street, Roseburg

Beneficial Finance Company of Oregon — March 19, 1981
2150 N.E. 82nd Avenue, Portland

Beneficial Finance Company of Oregon — March 20, 1981
133 South Main Street, Pendleton

Associates Financial Services Company of Oregon, Inc. — May 18, 1981
321 S.W. Salmon, Portland

Associates Financial Services Company of Oregon, Inc. — May 18, 1981
1115 S.E. Morrison Street, Portland

Freedom Financial Services Corporation — June 5, 1981
1016 S.W. Washington Street, Portland

Beneficial Finance Co. of Oregon — June 15, 1981
923 S.W. Washington Street, Portland

Associates Financial Services Company of Oregon, Inc. — June 17, 1981
2669 Southwest 4th Avenue, Ontario

Freedom Financial Services Corporation — June 26, 1981
Melanie Square Shopping Center, 1904 S.W. Court Street, Pendleton

West Beneficial Finance, Inc. — July 6, 1981
927 Marine Drive, Astoria

Beneficial Finance Co. of Oregon — July 10, 1981
1665 Northeast Division Street, Gresham

West Beneficial Finance, Inc. — July 10, 1981
202 East Second Street, The Dalles

West Beneficial Finance, Inc. — July 16, 1981
404 Pacific Avenue, Tillamook

West Beneficial Finance, Inc. — July 22, 1981
386 Highway 101 North, Florence

Beneficial Finance Co. of Oregon — July 22, 1981
1241 S.E. Pacific Boulevard, Albany

C.I.T. Financial Services, Inc. — July 29, 1981
514 N. Coast Highway, Newport

C.I.T. Financial Services, Inc. — July 29, 1981
14627 S.E. McLoughlin Boulevard, Milwaukie

C.I.T. Financial Services, Inc. — July 29, 1981
412 S.E. 7th Street, Grants Pass

C.I.T. Financial Services, Inc. — July 29, 1981
324 E. Third Street, Bend

Avco Financial Services of Oregon, Inc. — August 19, 1981
2525 N.E. Broadway, Portland

Household Finance Corporation — September 11, 1981
8650 S.W. Scholls Ferry Road, Beaverton

Credithrift of America, Inc. — September 17, 1981
2865 S.W. Cedar Hills Boulevard, Room 1207, Beaverton

The following licenses were surrendered during 1981:

Credithrift of America, Inc. ..... September 17, 1981
3236 N. Lombard, Portland

Household Finance Corporation ..... September 17, 1981
443 Marion Street N.E., Salem

Household Finance Corporation ..... September 22, 1981
713 S.W. Fourth Avenue, Portland

Associates Financial Services Company of Oregon, Inc. ..... October 7, 1981
455 North Broadway, Coos Bay

BarclaysAmerican/Financial, Inc. ..... October 7, 1981
502 S.E. Morrison Street, Portland

GECC Financial Services ..... October 7, 1981
1506 Willamette Street, Eugene

Transamerica Financial Services ..... October 7, 1981
2 North Central Boulevard, Coquille

Associates Financial Services Company of Oregon, Inc. ..... October 7, 1981
5117 S.E. Powell, Portland

Dial Finance Company of Oregon ..... October 8, 1981
411 S.W. Yamhill Street, Portland

Dial Finance Company of Oregon ..... October 8, 1981
200 Sykes Road, Suite B, Building #1, St. Helens

Citicorp Person-To-Person Financial Center, Inc. ..... October 12, 1981
1040 Oak Street, Eugene

Citicorp Person-To-Person Financial Center, Inc. ..... October 12, 1981
1022 Multnomah Street, Portland

Associates Financial Services Company of Oregon, Inc. ..... October 12, 1981
2235 Santiam Highway, Albany

Associates Financial Services Company of Oregon, Inc. ..... October 12, 1981
141 11th Avenue East, Eugene

Associates Financial Services Company of Oregon, Inc. ..... October 12, 1981
10810 N.E. Halsey, Portland

BarclaysAmerican/Financial, Inc. ..... October 12, 1981
310 S.W. 2nd Street, Corvallis

Transamerica Financial Services ..... October 12, 1981
215 South Main Street, Independence

Associates Financial Services Company of Oregon, Inc. ..... October 15, 1981
1471 Mohawk Boulevard, Springfield

Homemakers Finance Service, Inc. (GECC Financial Services) ..... October 15, 1981
8959 S.W. Barbur Boulevard, Portland

Avco Financial Services of Oregon, Inc. ..... October 20, 1981
848 N.E. "E" Street, Grants Pass

Avco Financial Services of Oregon, Inc. ..... October 20, 1981
12130 S.E. Division, Portland

Avco Financial Services of Oregon, Inc. ..... October 20, 1981
3390 Commercial Street S.E., Salem

Associates Financial Services Company of Oregon, Inc. ..... October 20, 1981
18683 S.W. Tualatin Valley Highway, Aloha

West Beneficial Finance, Inc. ..... October 23, 1981
410 S.E. Jackson, Roseburg

Beneficial Finance Co. of Oregon ..... October 30, 1981
11531 S.W. Pacific Highway, Tigard

C.I.T. Financial Services, Inc. ..... November 9, 1981
2162 N.E. Broadway, Portland

Transamerica Financial Services ..... November 16, 1981
389 Twelfth Street, Astoria

Dial Finance Company of Oregon ..... November 20, 1981
1300 N.W. 9th Street, Corvallis

Rainier Credit Company ..... November 24, 1981
5662 Hood Street, West Linn

Rainier Credit Company ..... December 1, 1981
8888 S.W. Canyon Road, #102, Portland

Dial Finance Company of Oregon, Inc. ..... December 4, 1981
1015 S.W. First Avenue, Canby

Avco Financial Services of Oregon, Inc. ..... December 8, 1981
16000 S.E. Division Street, Portland

Avco Financial Services of Oregon, Inc. ..... December 8, 1981
3233 N.E. Sandy Boulevard, Portland

BarclaysAmerican/Financial, Inc. ..... December 9, 1981
512 S.W. 4th Avenue, Portland

Credithrift of America, Inc. ..... December 15, 1981
2003 S.E. Hawthorne Boulevard, Portland

Transamerica Financial Services ..... December 15, 1981
400 South Main, Pendleton

Aetna Finance Co.npany ..... December 17, 1981
3341 S.E. Hawthorne, Portland

Aetna Finance Company ..... December 17, 1981
1077 Willamette Street, Eugene

Changes in name or location by licensees during 1981:

From	*To*	*Date*
RAINIER CREDIT COMPANY 2848 Willamette Eugene, Oregon	RAINIER CREDIT COMPANY 1244 Walnut Street Eugene, Oregon	Jan. 26, 1981
TRANSAMERICA FINANCIAL SERVICES 664 S.E. Stephens Street Roseburg, Oregon	TRANSAMERICA FINANCIAL SERVICES 34 Garden Valley Shopping Center Roseburg, Oregon	Feb. 25, 1981
WEST BENEFICIAL FINANCE, INC. 11807 N.E. Glisan Portland, Oregon	WEST BENEFICIAL FINANCE, INC. 2150 N.E. 82nd Avenue Portland, Oregon	Mar. 19, 1981
FREEDOM FINANCIAL SERVICES CORP. 7950 S.E. Foster Road Portland, Oregon	FREEDOM FINANCIAL SERVICES CORP. 4229 S.E. 82nd Drive Portland, Oregon	June 9, 1981
CREDITHRIFT OF AMERICA, INC. NO. 2 25 East 11th Avenue Eugene, Oregon	CREDITHRIFT OF AMERICA, INC. NO. 2 Willamette Plaza Shopping Center 57 West 29th Avenue, Suite #2 Eugene, Oregon	June 25, 1981
HOUSEHOLD FINANCE CORPORATION 433 S. Main Street Pendleton, Oregon	HOUSEHOLD FINANCE CORPORATION Melanie Square Shopping Center 1904 S.W. Court Street Pendleton, Oregon	June 26, 1981
WEST BENEFICIAL FINANCE, INC. 1834 Pacific Avenue Forest Grove, Oregon	WEST BENEFICIAL FINANCE, INC. 3012 Pacific Avenue Forest Grove, Oregon	Aug. 24, 1981
BARCLAYSAMERICAN FINANCIAL, INC. 439 W. Powell Gresham, Oregon	BARCLAYSAMERICAN FINANCIAL, INC. 1230 E. Burnside Road Gresham, Oregon	Sep. 18, 1981
AERO INDUSTRIAL, INC. 2328 Lloyd Center Portland, Oregon	COOK-AERO INDUSTRIAL, INC. 2328 Lloyd Center Portland, Oregon	Oct. 30, 1981

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1981
Number of Licensees—217
Number Reporting—217

ASSETS		
Loans Receivable under Consumer Act		$466,002,691
Other receivables		230,007,277
Cash on hand and in banks		1,580,015
Real estate (less depreciation)		5,699,840
Office equipment and automobiles (less depreciation)		3,075,582
Deferred charges		1,471,631
Other assets		17,140,996
Total assets		$724,978,032
LIABILITIES AND CAPITAL		
Bank Debt		$ 47,334,491
Debentures or Public Debt		13,290,370
Other Liabilities		507,596,869
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$12,844,009	
Plus Additions from Undivided Profits	10,983,582	
Plus Recoveries	1,695,675	
Less Losses	10,315,119	
Balance in Reserve for Bad Debts		15,208,147
Capital (if corporation)	44,759,362	
Surplus and Undivided Profits	94,553,150	
Capital Reserves	2,235,643	
Total Capital (net worth of individual or partnership)		141,548,155
Total Liabilities and Capital		$724,978,032

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS OF INCOME AND EXPENSE

For Period from January 1, 1981 to December 31, 1981

Number of Licensees Reporting—217

Income:	
Interest collected on loans	$ 86,261,461
Interest and Discount on other receivables	32,255,305
Collections on loans previously charged off	316,832
All other income	5,263,004
Total Income	$124,096,602
Expenses:	
Advertising	$ 1,150,903
Auditing	214,695
Bad Debts:	
Charged off to expense	2,283,785
Addition to reserve for bad debts	10,202,886
Depreciation	603,501
Insurance and fidelity bonds	281,477
Legal fees	649,769
Printing, stationery, supplies, postage	1,099,847
Rent, light, heat and janitor	2,499,023
Salaries	13,588,183
Supervision and administration fees paid head office	5,708,079
All taxes and license fees	3,103,360
Telephone and telegraph	1,380,118
Travel and automobile expense	734,830
Other expenses	4,793,543
Total expenses	$ 48,293,999
Net earnings before deducting interest paid	75,802,603
Interest paid	81,450,823
Total net loss	$ (5,648,220)

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For period from December 31, 1980 to December 31, 1981

	Number of Accounts	*Per Cent of Total*	*Amount*	*Per Cent of Total*
Total loan balances outstanding on December 31, 1980	89,248		$342,126,316	
Loans made during the period:				
(a) Loans of $500.00 or less	4,725	9.52	$ 1,546,276	0.69
(b) Loans of $500.01 to $1,000	10,931	22.02	7,743,690	3.48
(c) Loans of $1,000.01 to $2,000	12,846	25.88	18,227,841	8.18
(d) Loans of $2,000.01 to $3,000	7,028	14.16	17,148,399	7.69
(e) Loans of $3,000.01 to $4,000	2,869	5.78	9,572,619	4.30
(f) Loans of $4,000.01 to $5,000	1,496	3.01	6,781,907	3.04
(g) Loans of $5,000.01 and over	9,746	19.63	161,870,423	72.62
(h) Totals of loans made	49,641	100.00	$222,891,155	100.00
Loan balances purchased during the period	23,904		$ 96,620,547	
Loan balances sold during the period	3,236		$ 15,588,510	
Loan balances charged off during the period	5,365		$ 7,190,289	
Principal collections and credits during the period			$172,856,528	
Total loan balances outstanding on December 31, 1981	95,291		$466,002,691	

ANALYSIS BY TYPES OF SECURITY

Loans made during the period based in whole or in larger part on:	*Number of Accounts*	*Per Cent of Total*	*Amount*	*Per Cent of Total*
(a) Automobiles	8,526	17.18	$ 18,499,330	8.30
(b) Household goods	11,238	22.64	16,977,766	7.62
(c) Autos and Household goods	4,305	8.67	11,116,038	4.99
(d) Mobile homes	285	0.57	1,094,522	0.49
(e) Other chattels	1,026	2.07	3,024,032	1.36
(f) Real Estate	9,335	18.80	153,580,099	68.90
(g) Unsecured notes	13,295	26.78	14,716,116	6.60
(h) Comakers and Endorsers	564	1.14	544,368	0.24
(i) Other	1,067	2.15	3,338,884	1.50
Total of loans made	49,641	100.00	$222,891,155	100.00

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
August 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
September 2, 1965	American Express Company New York City, New York
August 11, 1966	Republic Money Orders, Inc. Dallas, Texas
August 25, 1969	The Circle K Convenience Stores, Inc. El Paso, Texas
August 2, 1978	Associates Financial Express, Inc. Dallas, Texas
September 18, 1973	Citicorp New York City, New York
October 1, 1973	BankAmerica Corporation San Francisco, California
December 18, 1974	Rosauer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
January 28, 1980	Thomas Cook, Inc. New York City, New York
June 17, 1980	First Chicago Cheque Corporation Chicago, Illinois
September 12, 1980	The Idaho First National Bank Boise, Idaho
October 19, 1981	Bank Of The West San Francisco, California

Contains Recycled Materials